

Thrift Number



THE SIERRA EDUCATIONAL NEWS

Volume XVIII

OCTOBER 1922

No. 8

School Savings

Insurance as Savings

Vote It Down

An Experiment in Educational Dramatics

The Committee of Fifteen

**Making Both Ends Meet
on a Trip to Europe**

A Cake Page

Chicago, October 1, 1922.

To Domestic Science Teachers:

Very seldom does luck enter into cake making. Good material is a first essential as is accuracy in measurement. Nothing is more important than the right proportion of good baking powder. Here are just a few "Reliable Recipes" that will assure you and your students some real cake:

CALUMET SUNSHINE CAKE

$\frac{1}{2}$ cup of butter	2 level teaspoons Calumet Baking Powder
$1\frac{1}{2}$ cups granulated sugar	
$2\frac{1}{2}$ cups flour	1 teaspoon lemon
1 cup water	Yolks of 9 eggs

Cream butter and sugar thoroughly, beat eggs and add to the butter and sugar. Sift flour before measuring, then sift flour and baking powder together three times, and add alternately with the milk to the other ingredients. Bake in a slow oven 50 to 60 minutes.

COLD WATER CAKE

$\frac{1}{4}$ cup butter	3 eggs
1 cup sugar	$\frac{1}{2}$ teaspoon salt
$2\frac{1}{2}$ cups flour	$2\frac{1}{2}$ level teaspoons Calumet Baking Powder
1 cup cold water	

Stir butter and sugar to a cream. Add to this the yolks of the eggs well beaten. Add water, a little at a time, alternating with flour, which should be well sifted with salt and baking powder. Put whites of egg, well beaten, in last, and stir batter lightly till well mixed.

CARAMEL CREAM CAKE

2 cups of pastry flour	$\frac{1}{2}$ cup butter
2 level teaspoons Calumet Baking Powder	$\frac{1}{2}$ cup water
1 cup of sugar	Whites of 4 eggs
	1 teaspoon of vanilla

Sift flour, then measure; add baking powder, and sift three times. Cream sugar and butter thoroughly, add flavor, then flour and milk alternately; lastly add the stiffly beaten whites. Bake in two layers 25 to 30 minutes.

CARAMEL FILLING

1 cup sour cream	1 cup sugar	1 cup nut meats, chopped
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Cook together until it forms a soft ball when tried in cold water; take from fire and stir until cool.

CALUMET GOLD CAKE

Yolks of 8 eggs	$2\frac{1}{2}$ cups pastry flour
$1\frac{1}{4}$ cups of granulated sugar	3 level teaspoons Calumet Baking Powder
$\frac{2}{3}$ cup of water	
$\frac{1}{2}$ cup of butter	1 tablespoon of vanilla

Sift flour once, then measure, add baking powder and sift three times. Sift sugar, then measure. Cream butter, add sugar gradually and cream thoroughly. Beat yolks until thick and lemon color, add these to butter and sugar and stir thoroughly. Add water and flour alternately, then flavor and stir very hard. Put in slow oven until raised to the top of pan and increase the heat and brown. Bake 40 to 60 minutes in an ungreased mold.

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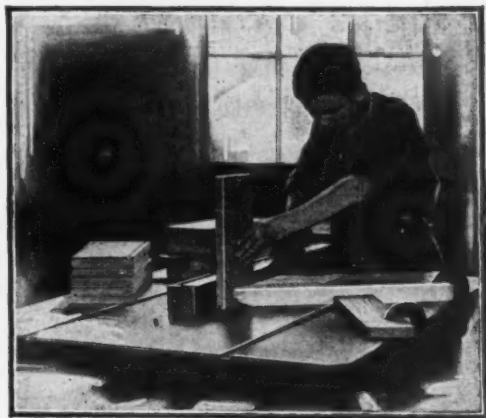
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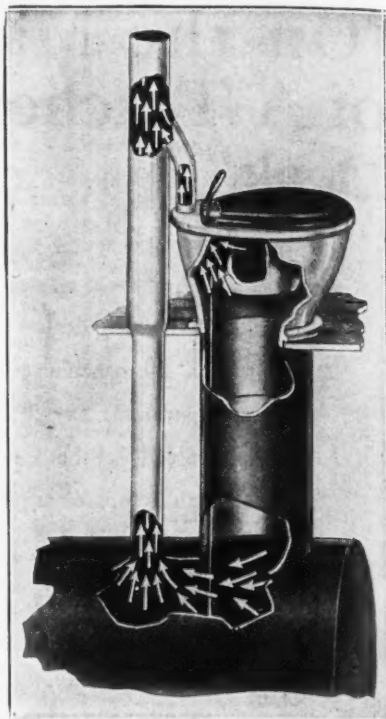


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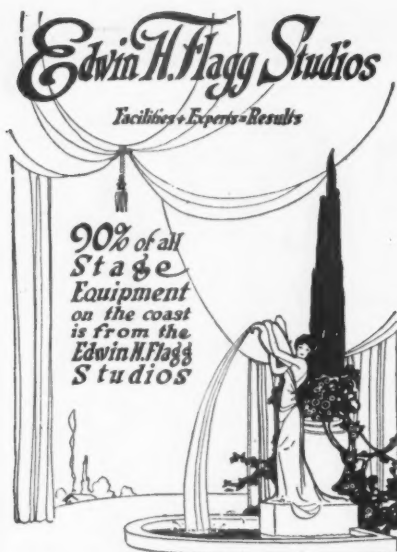
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OCTOBER, 1922

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CHILDREN'S BANKING DAY
Farmers and Merchants Savings Bank, Oakland



EDITORIAL



THERE is nothing more distinctive in the modern arts than the purpose to discover their essential features and reduce them, and the preparation for them, to a predictable basis.

Industry, economics, legislation, the professions, our foreign relations, commerce, agriculture, engineering, education—all come under the influence of this purpose. The National Research Council, organized during the war, continues its

great work, but with wider and more general uses. It maintains a Research Information Service, as "a clearing-house for information about the natural sciences and their applications to industry, commerce and education." There are maintained eleven Divisions of which several are of particular interest to teachers, as the Division of Educational Relations, of which Vernon Kellog, Stanford University, is chairman; the Research Information Service, of which Robert M. Gerkes, the general head of the organization, is chairman; and the Division of Psychology, of which Raymond Dodge, Professor of Psychology, Wesleyan University, is chairman. There are further divisions on the physical sciences, chemistry, geology, geography and biology in which high school teachers in these subjects, who wish to be abreast of the times, should have a constant interest. Free assistance is offered on a variety of scientific, occupational, equipment, laboratory and other problems and teachers and others are invited to apply to the service at 1701 Massachusetts Avenue, Washington, D. C. This is a promising venture and teachers should be the first to use the available information. It is vain, perhaps, to expect that all activities of the teacher can be appraised quantitatively. Quality is so much more important than quan-

tity, yet there are degrees in processes and results. The "more abundant life" implies a less abundant life. Approaches to self-helpfulness and initiative, to the established habit, to love of learning and self-control, to honesty and truthfulness and respect—may be made subjects of investigation, standardized observation, analysis and guarded inference as may any other facts and processes of nature. The intellect, through its round of manifestations, has its natural history. And the successive steps by which the teacher may hope to make a rational attempt to accomplish his purposes in the light of specific and proved better knowledge, may be marked out with more clearness than generally obtains among instructors. The Research Council should be a real contributor to our knowledge and a better practice.

R. G. B.

DURING the past three decades there have been a number of committee reports of nation-wide significance. The reports of the Committee of Ten, the Committee of Twelve, and the Committee of Fifteen were far-reaching in their effects upon the educational policies of the country.

THE COMMITTEE OF FIFTEEN The National Education Association and National Council of Education have made noteworthy contributions, not alone to general educational literature, but to the philosophic bases of education, the course of study and the problems of organization and administration.

The field of secondary education has assumed tremendous significance the past decade. Since the World War, the secondary school has come to occupy a place of importance which only the elementary school occupied a few years ago. Indeed, while the elementary school must

continue to be fundamental, the high school today makes its appeal to the most isolated spots in the nation.

We need to understand clearly the objectives of secondary education. Our rapidly developing modern life brings changes in our industrial, our economic, our sound structure. Changes come as well in the demands for education and in plans for reaching these objectives. The study now under way by the Committee of Fifteen, with Professor Charles E. Rugh as Chairman, promises to be productive of far-reaching results.

As the work advances, it becomes daily more apparent that the Committee of Fifteen has addressed itself to a problem of tremendous importance. It is not enough that we insist upon a large and statewide financial support for the secondary school. We must fully justify this support, both by unanswerable argument and by a superior product. It is fitting that there should at this time be made a careful study of the purpose and objectives of secondary education.

Our plans and methods often receive severe criticism from without; our courses of study are declared inadequate in dealing with fundamentals and extravagant in the presenting of non-essentials; our demands for buildings and equipments and acreage are characterized as requiring too great a drain upon the public purse; extra school activities, and so-called special subjects come in for severe arraignment; high school graduates are too often declared to be incompetent and unable to grapple successfully with the problems of every day life as they present themselves to the young man and woman of today. These objections and criticisms we must answer. Where the schools are sound, our critics must be silenced. If there are weaknesses, these must be sought, frankly acknowledged and correction made.

This study is attracting nation wide attention. It is a matter of satisfaction that all forces promise to cooperate in the work. It is well to keep before us throughout that no worth while investigation of the secondary school

field can be made without a thorough knowledge and appreciation of the elementary school as foundation and the upper school as super structure. For while our problem is a definite one, it still remains a fact that education is a continuous process and not confined to any particular years, or grades or special academic classifications.

Attention is called to the statement by Professor Rugh's offering in this issue. It is particularly important that the committee have the confidence, support and aid of all high school teachers throughout the state. It is hoped that when called upon for assistance and information by the Chairman that there will be prompt and willing response. A preliminary report may be expected in July, 1923.

A. H. C.

IT has been mentioned that youth everywhere are reared in the midst of a conquering civilization that is strangely uneconomical. In the progress of society the expenditure of energy and what should be intelligence has been out of proportion to the melioration of human life on any high incentive to the individual. This inequality has been well summarized by Lester F. Ward in his *Dynamic Sociology* (Vol. II, p. 88). He says:

HUMAN EFFORTS WASTEFUL

"The same wasteful methods prevail in society as in the animal and vegetable kingdoms. The natural resources of the earth are squandered with a wanton disregard of the future. The forests are cut down to supply temporary wants, consumed by escaping campfires, or purposefully cleared for tillage, until the habitable portions of the earth are successively transformed into lifeless deserts. The soil is rapidly exhausted by the first occupants who know only the immediate present. The wild animals useful to man are soon extinguished by the heartless destruction of the fertile females and helpless young. Population distributes itself to great disadvantage. Cities grow up with narrow, crooked streets, which must, from time to time, be widened and straightened at large absolute cost. Filth and disease germs,

due to dense, unregulated population, bring pestilence, and sweep away at rhythmic intervals the excess. Famines come to scale down the ranks of such as have forced their way in during years of plenty. Bitter partisanship prevails everywhere throughout society, the nearly successful effort of each party being to undo what the other has done. Labor and capital, whose dependence upon each other is absolute, are constantly found in open hostility, which greatly reduces the productiveness of both. Exchange of products is largely carried on by redundant third parties, who, through no fault of their own, are allowed to absorb the largest share of the wealth they produce."

OF THE PRESENT

All this was written of a period nearly 40 years ago, but in essential respects it is true of conditions today. It is among the possibilities that what has been accomplished and what is being done to conserve natural resources and health in the generation since, may be achieved in limiting waste in some of the other fields described. But society, as at present constituted for work, there is offered no lesson of thrift to the coming generation. No one aspect of conservation can be much advanced in the presence of such contradictions. Promoters of thrift must be able to see the problem in the large. Its kinship is large. To save money,—while dawdling with time, abusing the body, dissipating mental and moral energy, selfish competition, blundering in town management, destruction of natural resources and dissipation in amusements; no habit of thrift can be formed. They are all parts of one piece; while, of necessity, attacking the problem in detail, one phase of it at a time, the teacher or far-seeing philanthropist must be able to see it as a whole, and see in the ideal, not thrift in money only, but in effort, in mental and physical vigor, in speech and behavior, in public foresight, in the conservation of materials, in civic administration, in neighborhood helpfulness, in state honor and efficiency and the equating of values in national costs and returns. Readjustment must, per force, begin with a new generation; but it should end in

fixing a new social point of view and a rational practice.

R. G. B.

SO rapid has been the increase of knowledge, and accurate knowledge, too, be it said, in recent times that no one, even the most diligent and accumulative, can hope to master more than one or a few groups of facts, however interesting. Specialties have been carried to astonishing extremes of detail.

For most people the conclusions, only, are accessible. Yet the open-minded, widely-interested, well-informed, or

eagerly-questioning student seeks to have some comprehension of the world's and the race's progress in both knowledge and achievement. It seems that compendiums are the only recourse. Outlines have become the fashion. They take on, in a small way, something of the purposes of the encyclopedists of the sixteenth and seventeenth centuries. Compared with those, however, ours of the present day are comprehensive of conclusions and accepted interpretations, not of the facts behind them; they are skeleton outlines, not encyclopedias. Such is Wells' Outlines of History, and another volume or two of similar import in chronicling race progress. Now comes from the press of G. P. Putnam's Sons, Vol. I of an "Outline of Science" to be complete in four volumes. Belonging to the same group of critical summaries may be included James Harvey Robinson's "The Mind in the Making," dealing with known psychical phenomena as they relate to social progress.

VALUES OF THE "OUTLINES"

To any one of scholarly inclinations, whatever corner field of knowledge he calls his own, it is conducive to both self-respect and social serviceableness to know the way and significant steps by which the race has come to its present state of comfort and achievement; how its institutions have started and developed and how men have thought and now think about these things. Eschewing the millions of happenings,—academic, civic and political, all are inter-

ested, or should be, to know the highways by which the peoples have been marching. With all their faults, such books as "Outlines of History" are to be welcomed. How Primitive and Ancient and Mediaeval human traits have been sifted and conserved and made to contribute to enduring motives and federations of mankind must be recognized as a vicarious possession of large personal import.

So, too, of science; the progress in every considerable department has been beyond any one person's detailed first-hand comprehension. Yet intelligence hungers to understand broadly, but from authority, how these marvelous applications, common to the daily life, have been brought about; for a view of the field of physical science as a whole. An intelligible exhibit of the reliable interpretations of recognized natural force and motion and life; a view of the physical universe as known and taught today. Science is so all-pervading in contemporary life, and its application to the arts of convenience and necessity so taken-for-granted, that no self-respecting citizen can rest impassive from ignorance of its fundamentals. The Outline has a place.

R. G. B.

COMPLAINT is now and then voiced at the lack of serious purpose shown by high school as well as college students. Much of the criticism is without foundation, and most of it is a partial view that converges attention upon the few who may deserve it and wrongly conceives the body **STUDENT SPIRIT** generally to be frivolous and devoted to pleasure only. It would be easy to make a long list of schools and students whose school work is a stimulating privilege, whose four years in high school are years of sacrifice and constant effort to pay bills, who serve, along with their studies, in industry and trade and office and laboratory, just as other young people do. In almost any city system of the state, students may be found making and selling photographs, growing vegetables, raising and marketing stock, furnishing music for public occasions, managing paper

routes, driving machines, clerking in stores, assisting in offices of lawyers, doctors and realtors, caring for gardens and lawns, serving in restaurants, rendering messenger service, etc.

Another type of public interest is shown in the work one school—the Los Angeles high school—undertook as a school concern. With \$10,000 in the school treasury, derived from the cafeteria, from games and the school publications, and \$6000 collected in a two weeks' drive, students have bought a tract of land 300x312 feet, to be used as a park memorial to the seventeen schoolmates who lost their lives in the World War. The total cost of the site is \$21,000, the school's alumni expecting to make up the balance of \$5000.

A similar comment may be made upon the work of the Venice high school student body, in decorating with artistic discrimination their extensive school grounds. The fact is that, notwithstanding the limitations of a narrowly industrial training of our youth, there has never been a time, certainly not within the memory of men now living, when so many boys and girls, along with their academic education, have carried such loads of collateral productive effort. There is a seriousness of mind and individual initiative and forward-looking, so general as to give character to whole school bodies. The introduction of technical and occupational training, uniting learning with life, is to be credited with some of this. But schooling was never more practical, less bookish, than now. Life to most youth in high schools is quite purposeful and intelligently followed as is life to the average adult outside. That the attendance in secondary schools has so enormously increased, has doubtless brought to the classroom an absolutely larger number, but relatively smaller, of those who are indifferent to learning and industry and sobriety than such schools had in the old days. It has also brought thousands of clean, earnest-minded, wholesome boys and girls, who see as clearly as immaturity can the advantages of the trained mind in business or profession, and are ambitious of success.

R. G. B.

SCHOOL SAVINGS IN CALIFORNIA

THE immediately succeeding statements indicate what has been attempted and a measure of what has been accomplished by certain California schools in the introduction and working of school Savings Banks.

So far as known but eight cities have undertaken the practice—Alameda, Berkeley, Los Angeles, Oakland, Sacramento (one school), San Diego, Long Beach and San Francisco. Assurance comes from other systems that the matter is under consideration. Most schools, perhaps, carry on activities in other forms of saving—accident prevention, fire prevention, Red Cross service, conservation of health and of natural resources, etc. It is confidently expected that the exhibit made in this special number may induce other schools to join in the movement.—Ed.

THRIFT TEACHING IN THE BERKELEY SCHOOLS

ANNA McMEEKIN

Manager School Savings Department, First Berkeley Branch, Mercantile Trust Co., and
H. B. WILSON
Superintendent of Schools, Berkeley, California

BEFORE the World War, the first Berkeley Branch, Mercantile Trust Company, started a school savings system with the approval of the Board of Education. During the war the bank discontinued the work, preferring that the pupils cooperate with the United States Government in its efforts to stimulate thrift and saving.

With the opening of the 1921-1922 school year, the bank renewed the operation of its saving system under greatly improved conditions. Not only was the entire plan greatly improved and modernized in detail, but a manager of the School Savings Department of the bank was appointed to devote her full time to this work. To facilitate her contact with the pupils in the schools, the bank provides an automobile for her special use.

The plan of installing and operating the system is both direct and simple, as will appear from the descriptive paragraphs which follow. Simple, modern business methods are foundational in the system. The savings manager not only does her work for the bank, but having been a teacher until a few years ago, goes into the class rooms of the schools, teaching the children in thrift and business methods.

During the first week of school, she visited each class room and told the children that one cent or more would open an account and that in order to open it one must first take home a signature card which required both his own and one parent's signature. On the back of this card the regulations governing the accounts were printed in order that the parents might fully understand the plan.

In each class room these supplies were left: (1) A sufficient number of signature cards for each child to take one home. (2) A pad of deposit slips. (3) A money bag. (4) A large strong envelope.

Each school has a bank day each week. A regular schedule of visits, previously announced, is maintained by the savings manager.

On the first bank day, each child who wishes to open an account brings back his signature card. Each pupil fills out his own deposit slip showing the name, the school and the date. This deposit slip and the money are given to the teacher. The money is put into a coin bag. Signature cards, deposit slips and coin bag are then put into a large envelope and sent to the principal's office.

When the bank's representative arrives she finds in the office an envelope from each class. The amount of money from each class and the total of the deposit slips is then balanced. Each pupil receives his bank book the day he makes his initial deposit. An individual savings account is opened for him at the bank, which draws 4% interest when one dollar has been deposited. Many open accounts with a few pennies, but the average initial deposit is forty-two cents. The bank books for the new depositors are put into the envelope and are returned to the class rooms. The signature cards and deposit slips are taken to the bank.

On the next bank day each pupil who brings money fills out his own deposit slip and gives it and the money to the teacher. She slips each deposit slip within the cover of its bank

book. These, together with the money in the coin bag, are put into the envelope and sent to the principal's office. The bank's representative enters the amount of each child's deposit in his bank book; they are then returned again to the class room. By this plan the amount of time required for detail work in the class room is reduced to a very few minutes and at the same time resembles regular banking. In many schools it is made a part of the Arithmetic lesson.

In the Junior High Schools, including grades seven, eight and nine, practically all the work is handled by the students. In each class a student teller takes the deposit slips and the money of the depositors in his class. In one school the envelopes from all classes are collected by a class of bookkeeping students who make the entries in the pass books and balance the money. The grand total for the school is made and the money and deposit slips are merely given to the bank's representative. This has proven to be valuable training for these students.

Another example of correlation with school work has been worked out in a sixth grade. Besides handling the detail work each day, they have correlated with the banking, the adding, subtracting and dividing of decimals and simple interest. Each month they issue a Bank Bulletin containing a graph showing the comparative amount of deposits from each class in the building, the average deposit per pupil, per grade, and the per cent of increase and decrease of deposits. The bulletin also always contains a story or article, sometimes illustrated, pertinent to thrift or the banking situation in the school.

In each building a weekly record is kept by the bank's representative. Once a month the report of all the schools is prepared and distributed to all teachers.

The results of a school savings system cannot be measured by the amount of money on deposit. A fairer test is the number of accounts and the number of children depositing each week. At the close of the first year, 1921 to 1922, 3000 children out of an enrollment of 8015 had opened accounts. Total deposits amounted to \$16,500. There are very few inactive accounts; in fact 80% of those with accounts deposit at least once a month and 30% deposit regularly each week. This does not, of course, include all the saving by school children, for many have regular savings accounts in banks. If a child saves regularly in

a coin bank at home and takes it to the downtown bank he is not urged to change. However, if his regular account is merely an account to which his father or mother occasionally makes a deposit, and which does not represent his own effort, he is urged to open a school account, even if the money is transferred to the regular account later.

During the summer many children deposit directly at the bank. It was interesting to notice that the children from one school near the bank continued to deposit regularly on Tuesday, which had been their school bank day throughout the year. Money was withdrawn for many purposes, varying from an amount sufficient to buy water-wings to \$100 to invest in a good bond. In almost all cases some money was left on deposit and the pass book was retained except in cases of removal from the city. Equal amounts were deposited and withdrawn throughout the summer and we therefore are beginning the 1922-1923 term with \$16,500 on deposit.

This year's work has been undertaken by first endeavoring to have every child bring his pass book to school. To help in this, posters have been put in each room. Following this, each child without an account has taken home a letter to the parents which explains concisely in a set of questions and answers, the operation of the school savings system. Two weeks have passed at the present writing and the results of the plan are very promising.

There has been no artificial or temporary stimulus to induce the children to start savings accounts. Only normal and real reasons for saving have been presented to the pupils. In order to develop industry and foresight they are encouraged to work and earn their own money rather than to bring the money given them by parents; and children who bring several dollars are often questioned by those who are clutching pennies and dimes as to whether or not the money has been earned. Because the habit should be firmly established they are urged to save even a few pennies each bank day rather than to keep it at home until a larger amount is accumulated. The weekly regularity is valuable.

It is not the hoarding of money, but the thoughtful use of it that we wish them to learn, and for that reason they are encouraged to save for a definite purpose. When money goes into the bank month after month, the savings

account is apt to come to be regarded as a deprivation. If, however, a boy is saving for a bicycle he can see that when he does without candy or a movie and saves the money he is nearer to his bicycle, and his bank book marks his progress. When he reaches his goal, if he draws out his money and buys his bicycle, he has learned that the money he has saved was a reserve of purchasing power which enabled him to buy something which otherwise he could not have had. The benefit of the experience lies in the probability that he will resort to the same means in obtaining other desires in life. Whether they save for something near at hand, as Christmas spending, or distant, as a college education, the savings should be purposeful.

A school savings system is dependent for its success upon the enthusiasm which is put into it. It requires continual patient effort to instill in school children the right ideas of economics, and the hearty support of each principal and teacher is needed. The system which is direct and requires little detail work in the classroom meets with the most approval.

A school savings system is a concrete factor in a broad field of thrift instruction which has underlying considerations most fundamental in American citizenship. These will be indicated briefly:

In the first place, a true conception of thrift is taught. Thrift includes moderation, forethought, and judgment. It does not mean saving every possible cent at the expense of self-respect, comfort and health. Thrift requires that everything be used in the way that is productive of the most permanent good. Thrift in time, in talents or in material possessions means, not the hoarding of them, but the best use of them. We are not naturally generously endowed with the quality of thrift, and it takes constant and dexterous training to teach children to see beyond the need of the present. Those who learn to consider that there will be needs and desires next week and next year have gained a first and a fundamental lesson in thrift.

In the second place, thrift training must begin at an early age and be continued with regularity. Since the majority of habits are fixed at an early age and remain permanent throughout life, this habit formation period is of vital importance. The saving of pencils and paper, the care of clothing and the saving of money are good means of forming the habit. In order to form the habit there must be a regularity. The law of habit formation de-

mands regularity of repetition. If throughout the elementary period a child saves each week a part of the money which has been earned or which has been given him, it tends to become an established habit.

In the third place, as the pupil grows older, simple fundamental ideas of good business may be taught in connection with thrift habits. As the student passes out of the elementary period and enters the secondary schools, he is beginning to form opinions and establish mental attitudes. While the thrift habit continues, he can also grasp the simple elements of sound economic thought in regard to thrift. He can see that \$20.00 is better if saved for a wireless than if frittered away in trifling amusements, and can thereby see that a savings account is deferred spending power for the individual. Thrift demands the wise use of this power, considering both the present and the future, one's self and one's fellow-man.

They can also see that as individuals we are the employers of labor. The productive capacity of one man or group of men is limited. We virtually hire men to make the things for which we spend our money. Money spent foolishly for amusement and decoration, wastes the working energy of the men whom it hires. Capital and material and time devoted to the production of luxuries and non-essentials cut off the supply of essentials, which in time must result in a scarcity of the equipment necessary to civilization.

In the fourth place, pupils may learn enough of the functions of a bank in modern life to understand the value to the individual of conducting one's affairs in a business-like way. The eighth grade course of study in the Berkeley Schools includes a study of finance and banking institutions. As a part of this course, the students visit the bank in groups. A commercial account is opened with an officer of the bank in the regular way. Other deposits are then made. Checks are cashed. The bookkeeping department is visited and the students watch their deposits and checks posted by machine on ledger sheet and statement. At the statement window the statement and cancelled checks are secured and balanced with the check stubs. A savings account is then opened in a similar manner. The conditions governing loans are touched upon. As means of transferring money, drafts and cashier's checks are explained. The point is brought out that a bank is not a source of wealth in itself, but is a reservoir for the com-

munity which it serves, making idle funds available in the lines of business in which they are needed.

Many subjects in each grade offer opportunities for thrift correlation. There is conservation in geography, co-operation and democracy in history, hygiene and sanitation in physiology, and enthusiasm, concentration and singleness of purpose in all subjects. This is a wide field for instruction, varying from simple object lessons in the younger

classes to questions requiring thought and study in the upper grades.

Thrift education must be undertaken in a broad way. It cannot be taught by preaching against waste. We cannot even draw a hard, fast line between necessities and luxuries. Each person must be guided by his individual judgment. Thrift instruction must develop the true conception of what constitutes thrift. It must be seen not as a deprivation but as a means of realizing ambitions.

THE ALAMEDA SCHOOL SAVINGS PLAN

C. J. DuFOUR,
Superintendent of Schools

THE Alameda plan of school savings has been successful because in the first place it is simply operated and in the second place it is co-ordinated with other legitimate educational activities, in which the element of pride and loyalty play no inconsiderable part.

Briefly described, the Alameda plan includes a headquarters bank which is in reality a collection department acting under the authority of two of the city savings banks.

This headquarters bank is located in the High School. Its working force consists of a member of the faculty of the Commercial Department, a student cashier, two assistant cashiers, a force of student tellers drawn from the Junior and Senior classes, and a clerical force consisting of students registered in book-keeping and accounting, and who are required to include the banking experience as a definite part of their training.

On stated days the student tellers are required to report at the several elementary schools, where they receive the savings of the elementary school children, after counting and checking the money with the teachers' summary sheets and the children's deposit tags. Prior to leaving the elementary school buildings, the individual deposits are relisted on the principals' summarizing sheets, a carbon copy checked by the student tellers being left with the principal of each school.

The student tellers return to the High School, and their accounts are checked by the assistant cashiers, who then under the general direction of the faculty member, apportion the deposit tags among the student clerks, who enter deposits and extend balances on duplicate ledger cards, one complete set of which

when checked is deposited, together with the aggregate amount, with the city savings bank selected by the parents of the depositing children. So that at the close of the day if anything should happen to the High School building and its records should be destroyed, the city banks have a complete record of every individual account, together with the cash for the same in their possession.

The Alameda plan was inaugurated in 1914, and as each step was taken or improvement made, the office of the State Superintendent of Banks was consulted, and its recommendations rigidly enforced. All matters of procedure, the assumption of liability by resolution of the Board of Directors of the city banks, acknowledged by the Board of Education, and the daily filing of the individual accounts, are the direct results of personal conferences with the representatives of the State Superintendent of Banks.

Many devices are used to stimulate and maintain interest in thrift. In addition every Saturday night the local newspaper publishes a school bank statement for the week just passed, in which each school is credited with its aggregate savings, its number of depositors for the week, and the percentage of the number on the average attendance. The school heading the list is the school showing the highest percentage of savers. This statement is prepared by the student cashier at the headquarters bank, with the assistance of the faculty member in charge.

It will be readily seen that the Alameda plan differs essentially from bank plans where a single bank is granted the privilege of sending its solicitors and clerks to the school houses and there collecting the children's money, giv-

ing them in exchange stamps or pass book acknowledgments. Both systems have their strong points, and both are workable. It is my belief, however, that where a school system is thoroughly organized, and where the High School is equipped to teach practical commercial work, a plan such as the Alameda plan may be found to have a greater number of educational units of value.

The Alameda High School gives credit toward graduation to all students registering for thrift, and who comply with the following conditions: (1) To keep an accurate and acceptable account of all receipts and disbursements during the term. (2) To deposit regu-

larly in the savings system. (3) To have on deposit at the end of the term at least 10 per cent of the total receipts. (4) To prepare a satisfactory essay on some practical thrift subject. While the credit given is small, it is sufficient to keep a considerable percentage of the High School students in the ranks of the active savers.

The test of any system is a statement of its results. At the present time 65 per cent of the total enrollment of the school children of Alameda are active depositors, and the weekly percentage of investors ranges from 35 per cent to 45 per cent.

THRIFT ACTIVITIES AND ANTI-WASTE IN LOS ANGELES

MRS. SUSAN M. DORSEY,
Superintendent of Schools

DURING the years of the "thrift stamp," Los Angeles City Schools were among the foremost in their efforts to accumulate savings for the good of the country. During those same years, former affiliations with local savings institutions were broken off and until recently no satisfactory program of saving through co-operation with local banking institutions could be worked out. This year, however, the schools will be assisted by the Los Angeles Bank School Savings Association Organization, founded in our city for the especial purpose of assisting the schools in saving through a deposit system. The Association was organized by the clearing house, and its membership includes all the banks in the city which maintain savings accounts. The expenses are to be met by assessments upon the members, pro rated in proportion to the volume of savings deposits. Receptacles will be placed in the school buildings, and it is believed that through a few simple arrangements which are yet to be worked out, a satisfactory machinery of deposits will be simplified for teachers.

Avery J. Gray has been elected supervisor, offices have been established at 527 Title Insurance Building, and plans are in hand for the beginning of the campaign.

The first operations will be made upon a minimum scale. Under the advice of representatives of the Board of Education, careful experiments will be tried in certain of the schools, methods and results compared, and when the best plan has been discovered, it

will be generally extended to all the schools in the Los Angeles School District.

Thrift propaganda material, suitable for use for the children of various ages and conditions, will be prepared under the supervision of a committee consisting of the advertising men of the various banks.

The Fire Department of Los Angeles has for several years co-operated by sending an instructor into the schools to give practical lessons in fire prevention. In a dry land such as Southern California, where brush and mountain fires are an annual menace, constant caution must be given. In the course of study now in process of preparation, instruction in fire prevention as a safety measure for human life and a conservation measure is being provided for.

Lessons in conservation of forest trees and water are especially significant in a "land of little rain." No opportunity is lost to emphasize the need of conservation and to illustrate the value especially of water in a region where a land of plenty has been created out of a desert under the magic of water.

For the last two years the Chamber of Commerce and other organizations have at the request of the school people sent instructors into the schools to give emphasis to "safety first." These lessons are frequently made more graphic and impressive by motion pictures and other visual material. As the vacation months approach, it is our custom to place especial emphasis upon the dangers of the traffic and of summer sports, so that during the weeks when the children are on the streets more than

usual, and when leisure time lures them to the swimming hole or to catch rides on the fenders of street cars or to undertake over-adventurous climbs in the mountains, they may be on their guard against accident for themselves or for others.

In teaching thrift and conservation, it seems important to produce the conviction that the compelling motive for saving, whether of one's own product or of that produced by others, shall be the saving of human energy. The essence of the sin of waste lies in this fact: that human energy has been expended to no purpose. Someone toiled only that someone else might destroy or throw away the results of that toil, or someone has toiled to produce something worthless. To waste something which has value, either intrinsic or as the result of the expenditure of human energy, or to spend human energy on that which has no value, both are wasteful procedures, the one to be deprecated as much as the other.

In thrift instruction, it is quite as important to inculcate a worthy motive for saving as to induce the habit of saving. Mere accumulation is not a worthy motive, but if all can see that it is the saving of human energy which is being sought, so that the otherwise waste energy, suitably expended, may make it possible for people to live comfortably, happily, esthetically and ethically, then will thrift education do its perfect work.

THE SAN FRANCISCO SCHOOL SAVINGS BANK SYSTEM

A. J. CLOUD, Deputy Superintendent of Schools

THE School Savings Bank System now in operation in San Francisco was inaugurated by the Board of Education in August, 1911. This was accomplished through the active assistance of the Bank of Italy. During the first year of operation of the system the total deposits made by pupils ran to the amount of \$55,000, representing 9000 individual depositors. Eight years later the total had risen to an amount slightly in excess of \$590,000, and the number of pupil depositors to 20,128. The reports of July 1, 1922, indicate a further progress. Every one of the ninety-four schools participated. In an enrollment of 56,599 pupils, 27,387 made deposits during the year to the amount of \$860,500. This means that 48 per cent of the pupils deposited an average of nearly \$32.00 each, or nearly \$1.00 a week. In eight years the number of

pupils using the bank had increased from 9000 to more than 20,000, or 204 per cent; the total amount of deposits for the year from \$590,000 to \$860,000; and the average yearly individual deposit from \$6.11 to \$31.85.

While, from the beginning, deposits had been received from high school students, yet the main amounts for the first several years came from elementary pupils. In September, 1921, a new organization of school savings was started in the high schools, through co-operation with the Anglo-California Trust Company. During the single year of activity under this new plan, 2400 individual accounts have been opened with deposits aggregating \$37,500. Twenty-five per cent of the total enrollment participated in the deposits. The stimulus of competition has been introduced under the high school plan. A silver trophy cup is presented by the bank to the school securing the largest number of new accounts during a given month, and at the end of the year, the school which has held the cup the largest number of times is to be presented either with a bust of Benjamin Franklin, or with a large American silk flag.

The School Savings work in San Francisco is conducted under the so-called "Stamp System." On a specified day once a week the pupils bring to the school the money they wish to deposit. These sums are handed to the principal through the class teachers, who prepare a report in duplicate, stating the amount received from each individual. A representative of the bank acting as official depository calls at the school, gives receipts for the money and provides the principal, in exchange, with the equivalent in one-cent school savings stamps. In due course these stamps are given by the class teachers to the children in amounts equivalent to the money received from each, and are affixed by the children to folders provided for the purpose. When the pupil presents two of these folders at the bank with fifty stamps attached to each, a pass book is issued showing a deposit of \$1.00. Thereafter, the bank accepts all further deposits of 50 cents or more from pupils, either in stamps or coin. All deposits bear interest at the bank's regular rate.

The figures given above, eloquent and gratifying as they are, represent a fraction only of the benefit derived from this interesting phase of school work. They cannot testify to the excellent training given by this means in self-control and in development of will power.

If boys and girls are taught how to save, in a practical way, it is certainly reasonable to suppose that they will gain therefrom a real understanding of the value of money, both as a means of providing for their present requirements and for their future interests. When an intelligent understanding of civic virtues is joined to participative activity as in this case, it would certainly seem as if the men and women of tomorrow should have learned to be respecters of government, of law and order, and of the rights of others and of themselves in respect to property. It would certainly seem as if this training in habits of thrift should have a most beneficial effect in counteracting the tendency toward extravagance which has been held against our people in the past.

FROM FRESNO

WM. JOHN COOPER, Superintendent

THERE is, at present, no organized thrift teaching in the Fresno City Schools. Here and there teachers of English and Civics have given it attention, but there has been no school savings bank organized. However, during the last year a committee of teachers has been at work on a course of study in Thrift; and plans for a system of school banking are maturing. The following seem to be the essential provisions:

1. First, a single teller dealing with all the schools.
2. Deposits to be made with a bank which may be agreed upon by the clearing house and the Board of Education; or with one of the city's banks which the parents may designate for their children. In either alternative, the single teller to act for all the schools and for all the banks.
3. The pass book system rather than stamps or other automatic devices.
4. The right of a child depositor to have business access to the bank at a given hour on certain days, that he may become familiar with the procedure.
5. It is proposed to use a system of personal accounts, reaching every pupil, itemizing his income and its sources: the current expenditures—as for necessities, luxuries, bank deposits, outlays for earnings, etc.

We usually stress the necessity for fire prevention, especially in our warm, dry climate, during one week in the fall. Essays are written and posters drawn in all of the schools, the best of each being rewarded with prizes given by the local Chapter of the Red Cross.

SCHOOL SAVINGS IN OAKLAND

LEWIS B. AVERY, Assistant Superintendent

SOME years ago an arrangement was entered into with one of our local banks by which stamps are issued through the teacher of each room for the savings of pupils. A collector from the bank visits each room weekly on a specified day, makes up a tally and receives the deposits, which are credited to the individual pupils. Promoted by this bank, there was held recently a competition among the contributing schools and a banner given to each of sixteen schools, nearly half of all the schools in the city that registered 100 per cent perfect for the month; showing that every pupil in each of the rooms of those schools had made a deposit for four consecutive weeks. The service is comprehensive and habit-forming.

That the plan and the practice have been satisfactory appears in the results; whether these results are measured by the number of pupils reached, by the per cent of all pupils sharing in the privilege, the growing size of individual deposits, the high average for the several schools, or the proportion of 100 per cent schools. For the date July 21, 1922, the total number of active school accounts was 10,424—9725 in the elementary schools and 679 in the high schools. The grand balance on the date named showed deposits of \$267,764, a net gain of \$38,160 for the year, and an average for each of the forty schools of nearly \$6700. The average bank showing per pupil of \$25.69. The total collections from elementary pupils for the year were \$30,439, and from the High School \$6291. The frontispiece in this number pictures an actual occurrence at the bank when pupils were calling to make their deposits.

THE LONG BEACH PLAN

W. L. STEPHENS, Superintendent of Schools

WE have had for the past six years a school savings bank in operation. This coming year all of the savings banks in the city are combining and employing an individual whose whole duty will be to teach the thrift activities throughout the schools, especially as they pertain to the school savings bank. This individual will present the advisability of children's savings to the pupils in the schools, he will collect all moneys, and in general systematize the work that has been going on here for several years. We believe that this is a notable step in advance.

WHAT ONE BANK HAS DONE TO ENCOURAGE SCHOOL SAVINGS

PHILIP J. LAWLOR,

Manager School Savings Department, Bank of Italy

THAT the proper training of a child is of immeasurable importance is unquestionable. It is also recognized as fundamental that the family is the chief agency for the maintenance, protection and education of the child, and as such its work should be supplemented but never superseded. The school is essentially an institution for providing necessary environments for the child, the reaction to which will give him experiences that will be serviceable in later life, for "experience is the best teacher." The application of this axiom under proper influence will surely help to equip a child for independence.

Function of Education

The function of education is not only to train the mind, but also to disseminate among children the most important knowledge that has been collected. If in the distribution of this the child misses one important link, the effect may prejudice his subsequent career. Who will question the importance of thrift as a link in education, or the inculcation of the habit of saving under intelligent auspices? But the savings habit can be acquired only by actual practice. The school, therefore, should provide the means whereby this economic reform may be brought about, by inviting a savings specialist to supervise this particular activity; for education, like industry, has reached a stage of very elaborate specialization.

Children Know How to Spend

The great majority of children know nothing about money except to spend it for the sake of satisfying a momentary caprice, which, unless checked, frequently leads to improvidence, one of the greatest evils of the age. A logical method for imparting thrift in this country must have its inception in the schoolroom, just as it had in certain European countries, where the well-known thrifty habits of the people are thought by many to have been instilled by the school teacher. Verily, "the people perish for lack of vision." To help supply this deficiency in foresight should be one of the objects of the school savings system, for in after years a fuller practical acquaintance with this subject may serve the man of tomorrow as a bridge between poverty and abundance, or between what are often

the direct results of these, misery and happiness, thereby attesting to what Washington maintained, that "Economy makes happy homes and sound nations."

Bankers Must Help

In the propagation of practical thrift and savings habits, the banker's continued assistance is indispensable, and therefore the success of a savings system in any school depends upon his active cooperation, for no matter how deeply imbued a teacher may be with the importance of this work, unless the banker assists and calls at a school with unerring regularity, all attempts to keep alive interest will be of no avail. In the operation of the school savings system of the Bank of Italy throughout California, its representatives travel 1900 miles every week, in the course of which over 400 schools are visited that have an enrollment of 100,000 children. Of this number 35,000 boys and girls have on deposit at this time \$975,000. For the year ending June, 1922, the gross deposits were \$160,754.58. The interest accrued during the year and credited to the respective accounts was \$29,953.49, making a total of \$190,708.07. The withdrawals during the year were \$53,584.86, leaving a net credit in deposits of \$137,123.21.

This is the result of eleven years' endeavor, for it was in 1911 that the first school savings account was opened in our bank, when A. P. Giannini, our president, said to us, "Let the policy of the school savings department of the Bank of Italy be: Consider the child's welfare first." We have adhered unswervingly to that policy in the past decade, thereby inspiring the confidence of children and teachers. The result speaks for itself.

How It Is Operated

The operation of our school savings system is extremely simple. Once a week, children are encouraged to bring to school such amount as they desire to save, from one penny upward; for every cent brought to school they receive a little stamp, which is pasted on a card. When this card, or folder, as it is called, has been filled the child has saved 50 cents, which is then accepted as a deposit. A number of school savings plans, differing in detail, are in vogue throughout the United

States, but we unhesitatingly recommend the stamp method, especially in large communities, as simple and effective. In smaller settlements, other savings plans may be devised, but in every place some savings system is not only practicable, but an economic necessity. Millions are being spent annually in research work to discover ways of alleviating physical suffering, and while school savings cannot be classed as a discovery, as an idea, it has in it the means whereby it will, if carefully directed, be a boon to humanity, second in importance to no other movement for the amelioration of mental suffering, superinduced so often by poverty or the fear of it.

New York Banker Commends School Savings

A prominent New York banker insists that the school savings system has more than justified its existence. He says, however, that it is a system which, for its success, demands, especially at the outset, sympathy, tact, patience and skillful handling. It is not as lucrative as many other fields of banking activity, but the banks that engage in it are rendering services to the nation, the value of which can hardly be overestimated. Nor are the services to be reckoned up wholly in terms of economics. The steadiness, the industry, the sobriety, the respect for property, which are fostered among thrifty and frugal people, are political virtues that make for stability and permanence of government.

To achieve these results, we cannot be indifferent to the rising generation. If we wait to deal only with the adult, we wait to deal with a man whose character and habits are formed. As a result, we find too late that we can deal only with a small fraction of those with whom we might have done business.

An Appeal

In conclusion we appeal to educators and bankers in behalf of the children of this nation to help in "putting over" this most necessary movement throughout America, for its practical success is up to them. Then, who knows but the providential living and frugal habits that will be encouraged through the school savings system may yet play a most important part in combatting our country's insidious foes, deadlier by far than those who fight in the open. The bankers and teachers, therefore, have a tremendous responsibility in this matter that must not be ignored, for in helping to save the child, they assist in saving society.

A WORD FOR THE SCHOOL SAVINGS BANK

S. W. STRAUS

President American Society for Thrift

NOW that our schools have reopened, every possible effort should be made to encourage school savings banks. While much attention has been given to these valuable agencies of thrift work among the young, they have never reached the place of importance that their worth has merited.

The school savings bank system first made its appearance in France in 1834, and the plan was quickly taken up by the school systems in other countries. Nowhere, however, has it ever achieved the success attained in the land of its origin. In 1885 the movement reached America and was first introduced in Long Island City, N. Y. The system has enjoyed a steady growth since that time, but only a comparatively small percentage of the number of school children in the country have become enrolled as depositors.

It is worthy of note, nevertheless, that where the system has been introduced it has invariably proved popular with the children and productive of beneficial results. In most cases the co-operation of a savings bank located in the vicinity of the school has been of great help. The children generally make their deposits with the teacher, who turns them over to the principal, who in turn sends them to a bank. When a child's deposit reaches one dollar, it is the general custom for the bank to allow the child to open an individual account. In this way a start is made toward the accumulation of money and lessons in business practice are taught.

However, the fact should never be forgotten that thrift does not consist entirely in saving money. Children should be given to understand that to be thrifty means to thrive; that waste of time, health and energies is as undesirable as waste of money. By correlating these fundamental teachings with the operation of the school savings bank, a foundation of correct thrift practice may be laid which will be invaluable to the pupils during all the years of their lives.

More attention should be given to our school savings banks. They can be made the means of tremendous economic value to the nation.

INSURANCE AS SAVINGS

WHATEVER practice looks to, and provides for, either the anticipated or possible needs of the future, of oneself or others, is a form of saving. Among these forms of providence is insurance. Indeed, it has been said that "essentially if not intentionally, every form of providence is of the nature of insurance against economic suffering." The business of insurance is a nascent science. And whether it be insurance on the life, or on property, or against the accidents of life, it is provision for increase of revenue or against diminution of income; and in either case implies the use of surplus for some sort of investment and hence saving. But in a particular sense the insurance savings policy provided by certain societies, the premiums to be paid periodically, is characterized by the thrift requirements here being considered. A number of companies have generously offered to discuss this phase of the subject for the symposium. As an indication of this form of savings foresight, the great increase in five years of the amount of life insurance written is significant. It is out of all proportion to the increase of population; and the increase seems to be mainly among the smaller policy holders, hinting at the wide-spreading of the practice among the people. The United States Department of Commerce is authority for the statement that for June, 1922, the value of the new policies issued was \$533,000,000, insuring 743,000 persons. During the first six months of the year, the same authority reports over \$3,000,000,000 of new policies issued. The average value per policy, also, is said to be steadily increasing. So much for the general life insurance. It all represents an encouraging tendency to save and to save in a practical and purposeful way.

But, by certain life companies, there are issued what are known as insurance savings policies, set forth in contributed articles that follow. They contain both death and annuity provisions, paid for by monthly deposits and subject to withdrawal with interest, and offer to salaried people or established wage earners or directors of a small business a convenient and safe means of conserving any surplus income and making it earn, at the same time.—Ed.

ANNUAL DIVIDEND ENDOWMENT INSURANCE

F. A. WICKETT

THERE are two periods in a man's life when he is unable to take care of himself—childhood and old age. He comes into the world helpless; he often becomes helpless again before he leaves it. Only during middle life, as a rule, is a man a producer. He is a consumer through all his days, from the cradle to the grave. It follows, as a matter of necessity, that mankind must earn the living of a lifetime during middle life. His childhood is provided for by others—after that he must look out for himself.

And in addition to himself the normal man generally has others to look out for. At thirty or thirty-five he finds himself with a family to provide for. At the same time he looks forward to the years in which he himself will wish to rest, indeed, the infirmities of age may make that rest a necessity. There is no method by which one may more easily, so amply and so surely accomplish his heart's desires in all these respects, as by the class of insurance called endowment insurance. The annual dividend endowment policy is insurance and

savings combined in such manner that each feature supplements the other. Such insurance is not an extravagance; the price is just what it costs to secure certain sums of money in certain contingencies. Disability benefits also are provided. Policies with similar provisions are issued for women as for men. Professor L. A. Williams of the University of California says: "The most valuable feature of such insurance—a feature which many young teachers overlook to their everlasting regret, is that through insurance they can combine security of investment with encouragement to systematic saving."

AN INSURANCE SAVINGS PLAN H. S. WAITE

INSURANCE companies are today intensively featuring insurance policies on a savings plan basis, or rather savings plans on an insurance basis.

The old argument against insurance to the effect that "you have to die to win" no longer maintains, and probably a majority of the insurance policies written today are on the savings plan basis.

The general practice among the better known companies is to base the plan upon a

certain fixed deposit made annually, semi-annually or quarterly—to continue until the depositor has reached the age of 50, 55, 60 or 65 years, at which time the deposits cease and the insurance company in turn pays to the depositor a monthly income as long as he or she may live.

These contracts are issued on a basis of "units," paying \$10.00 per month after the depositor has attained the age of 50, 55, 60 or 65, and also provide life insurance to the amount of \$1000.00. In case of the death of the depositor after the contract has matured and before he has received one hundred monthly installments (\$1000.00), the difference between the amount of income payments made by the company up to that time and the amount of insurance shall be paid the depositor's estate in one sum, so that the returns from the company cannot in any case fall below, and in case the depositor lives long, may greatly exceed the original contract.

In lieu of accepting the monthly income at maturity the depositor may withdraw his cash savings, amounting to \$1746.00 per unit of contract under the plan maturing at age 50, (\$1562.00 at age 55, \$1380.00 at age 60, and \$1213 at age 65). Or he may apply this cash value to the purchase of any of the installment options offered in the contract. These options provide for annual instead of monthly payments to the depositor for a certain period of years.

The contract further provides that in case of death before maturity, either the cash value or the \$1000.00 insurance will be paid, whichever is the greater amount.

The depositor, for a small additional deposit, may provide a like income in case he becomes permanently disabled either through accident or disease, in which case he no longer makes his deposits, and the monthly payments to him begin immediately when he is permanently disabled, in addition to those he will receive when he reaches the age at which the contract would mature.

He may also include a provision in his contract that will double the insurance (\$2000 instead of \$1000) in case he is accidentally killed.

The additional deposits for this extra protection amount to very little, and the benefits are very well worth while. The disability feature is particularly valuable, as it provides against almost any contingency that might

arise to prevent the continuous payment of the deposits.

It is a mistake to conclude that these contracts are adapted to the man of means only, and to feel that unless one can deposit enough to return a monthly income of \$100 or \$500 that it would not be worth while. The rate of living at twenty-five years of age is vastly different from the rate after attaining old age. Furthermore, a monthly income after old age is reached, even if only to pay the rent, would in many cases mean the difference between comfort and want. It is easy at twenty-five to underestimate the value of \$10 at sixty-five.

Observation and experience clearly indicate that the imperative need of the masses the world over is, not food and clothing, as many believe, but shelter. Give the widowed mother a place to go after the day's struggle where she can be with her children, and they will always find some way of getting the food. Homes are often broken up simply because they are unable to pay the rent. Any regular monument that can be left to dependents, and which is absolutely sure, is about the best monument that can be left to dependents, and also to count on when unable to earn a living either on account of old age or if totally disabled.

An income left to dependents is in some ways better than a home. The family can move and take it with them. It cannot be sold, stolen, mortgaged or burn down.

Summing up the advantages of these savings contracts, they pay:

If You Live—An assured monthly income after you reach an age when you are no longer productive, or sooner, if totally disabled; a lump sum in excess of \$1000 per unit; cash at any time after the second annual deposit, even though the contract does not mature.

If You Die—Each unit is worth \$1000, which in turn may be collected by your estate in cash or in annual monthly installments.

The advantages of this form of contract as compared to other methods of savings are that each unit carries \$1000 life insurance with it and there is more of an obligation to save, since the agreement provides for a deposit of a stated amount at certain periods. Yet if an emergency arises, cash is immediately available.

Pampering and indiscriminate catering to transient wants never yet cultivated the habit of saving scarcely more than earning.

THRIFT'S KINSHIPS

RICHARD G. BOONE,
Associate Editor

THE immediate motive in this thrift movement lies in the aim to make each one of the population economically independent. That this may be accomplished through intelligent saving, wise using and conserving of a share of all income; and the doing so made habitual; is the ideal and a justification of the emphasis now being put upon its importance. "It by no means implies an attempt to foist an equality of wealth upon an inequality of merit and ability." It does mean a process of leveling up to be secured, permanently, only "by slow-paced changes, making for equal distribution of education and opportunity." It is both a social and an individual problem; but the latter is an antecedent. Raising steadily the mass of individuals to a plane of self-respecting providence and the limiting of one's wants to something less than one's resources, raises the average of possessions. But this means appeal to the individual, to all individuals, and, most of all, to the young; a process of education that must begin where all education begins, in childhood. And the work can be successfully carried on by the home and by teachers who have a vision of a self-supporting future of comfort and how it is to be reached.

Teachers and the Public

Teachers themselves must be trained to know and use the means of cultivating present restraint for a future assurance; planning in purposeful ways, the need of a careful conserving of time and effort, the profitable uses of both, and of money; the habit of taking

foresight. The best arranged lessons on thrift in the hands of an unknowing and unskillful teacher or parent may become as formal and barren or misleading as the merely informational lessons with any other exercise. It can not escape the observation of thoughtful persons that the happy stimulus, or the wrong attitude, toward saving and thrift and waste, has generally been given its impulse before the child reaches school; and the work of the teacher has, as a consequence been made correspondingly easier or more difficult. So that, in no small degree it resolves itself into a social problem as well as an individual one, and causes the school situation to be more difficult. It seems to be recognized that by experience and opportunity, the American family and business and industry, the well-to-do and the hand-to-mouth, the old and young are characteristically wasteful. Whatever lessons in the school may be given by the most sincere effort of the teacher are counteracted by the out-of-school practices. The pupil is beset on every hand—at home, in the shop, in community management, in the market, in prevalent fashions of dress and personal expenditures and the family budget; with extravagance and needless waste and temporizing conduct; thoughtless of all but the present moment and its comforts; during his every waking hour; and how is an ideal of the school to impress itself? Evidently the procedure must aim to raise up a generation that in all of these present extravagances there shall be retrenchment and purposeful conser-

What Monthly Saving Does

In a Savings Account earning interest compounded twice a year

Monthly Deposits	1 Year	2 Years	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years	10 Years
\$ 1.00	\$ 12.17	\$ 24.70	\$ 37.61	\$ 50.91	\$ 64.60	\$ 78.71	\$ 93.24	\$ 108.22	\$ 123.65	\$ 139.55
2.00	24.36	49.44	75.28	101.90	129.31	157.56	186.67	216.65	247.53	279.35
3.00	36.57	74.24	113.05	153.03	194.23	236.67	280.38	325.41	371.81	419.61
4.00	48.78	99.01	150.77	204.09	259.03	315.63	373.93	432.98	495.85	559.59
5.00	60.95	123.73	188.41	255.05	323.72	394.44	467.30	542.37	619.70	699.38
6.00	73.14	148.48	226.10	306.06	388.44	473.31	560.74	650.81	743.60	839.20
7.00	85.35	173.27	263.86	357.18	453.32	552.37	654.42	759.54	867.85	979.43
8.00	97.56	198.05	301.59	408.25	518.14	631.36	747.99	868.13	991.92	1,119.44
9.00	109.73	222.77	339.22	459.20	582.81	710.15	841.35	976.51	1,115.75	1,259.19
10.00	121.92	247.51	376.89	510.19	647.53	789.00	934.76	1,084.92	1,239.61	1,398.98
15.00	182.91	371.34	565.48	765.48	971.53	1,183.80	1,402.49	1,627.79	1,859.89	2,099.01
20.00	243.91	495.17	754.03	1,020.73	1,295.48	1,578.52	1,870.13	2,170.56	2,480.07	2,798.94
25.00	304.75	618.50	941.50	1,274.25	1,619.25	1,969.75	2,333.75	2,708.50	3,095.00	3,498.49

vation. It touches every phase of social and personal life. It is not a matter of comfort, only, but manhood. In it are both self-respect and regard for the well-being of others. The integrity of the individual character is wrapped up in the integrity of the society of which one is a member. It is a process of education that must comprise the united efforts of the home, the public and the teacher, with the stimulated practice of the child and youth, to the end that a thrifty habit is formed. One learns to save by saving. One learns the lesson of planning for an inevitable future by constant and purposeful thinking and acting in terms of the future. To have a reasonable objective in a future need dignifies every act of one's life.

Growth in Savings

Except those who engage in the business

few people comprehend how money may be made to earn money, and that, proportionately, the small sum earns as well as the large. The classic story of this process is the bequest of \$1000 made in 1791 to the city of Boston and the state of Massachusetts by Franklin. It was to be loaned at 5 per cent interest compounded, for 100 years. In 1891 it had grown to \$431,383.62. By conditions of the bequest 31/131 of this sum was reinvested for another century. It has already more than doubled. The lesson of this incident lies in the fact that if \$4850 can earn so much in 100 years, \$1000, or less, will under equally favorable circumstances, earn proportionately for any part of 100 years.

Here follow two tables showing the increase in deposits when made regularly and left at interest.

RESULTS OF WEEKLY DEPOSITS AT INTEREST

Weekly Deposits	1 Year	2 Years	3 Years	5 Years
\$ 1	\$ 52.40	\$106.84	\$162.93	\$ 280.24
\$ 2	104.81	213.69	325.86	560.48
\$ 3	157.22	320.54	488.79	840.72
\$ 4	209.62	427.39	651.73	1,120.96
\$ 5	262.03	534.24	814.66	1,401.20

VOTE IT DOWN

WILL C. WOOD

Superintendent of Public Instruction

AMENDMENT 27 which will appear on the November ballot is a very dangerous amendment. It is particularly objectionable to the great body of people interested in schools and children. It professes to be aimed at the single tax agitation, but in reality it is an attack on the initiative and an attempt to have the people adopt as a constitutional principle that property rights are twice as sacred as human rights. It proposes practically to double the percentage of voters' signatures required to initiate a measure involving taxation of property but it leaves the percentage of signatures for other measures unchanged. The proponents of the measure know that this increase in the percentage of signatures will make the use of the initiative in matters of taxation difficult and expensive and practically nullify it. And that is their real object. They don't believe in government of the people. They don't believe that

the people can be trusted in matters of taxation. Therefore they are asking the people to vote away in large measure the people's right to initiate laws relative to taxation.

If the proposed amendment had been effective in 1920, our Constitutional Amendment 16 relative to state and county school funds would probably never have been initiated. The committee, headed by Superintendent Keppel, had to secure over 75,000 verified signatures to get our amendment on the ballot. It was a great task and an expensive one. Amendment 27 on our November ballot would increase that number to approximately 150,000 signatures; it would double the task and the expense. And why? Just because the proponents of Amendment 27 don't want the people to have a chance to vote on such a measure as Amendment 16.

If Amendment 27 on our November ballot had been effective in 1917, the pernicious

county tax limitation measure would in all probability have been a law today. The proponents of the county tax limitation measure who are practically the same as the proponents of Amendment 27, had shrewdly sneaked the measure through the Legislature and past the Governor. This bill would have limited the increase in county and district tax levies for schools to five per cent of the expenditures of the previous year. It would have forced every school district in California needing new school buildings, to beg a remote board in Sacramento for permission to vote bonds on their own property for the purpose of building school rooms for their own children. You will observe therefore that the principle of Amendment 27 is not new; even in 1917, the proponents of Amendment 27 believed that property rights are more sacred than the educational rights of children. The school people of California did not hesitate to get out referendum petitions against this iniquitous tax limitation measure. And the people voted it down! It was a hard and expensive task for the school people to get the signatures in 1917. Amendment 27 would make it twice as hard, twice as expensive.

If Amendment 27 had been in effect in 1914, the bonds for new buildings at the University of California to house an ever increasing student body would probably not have been voted. The University Bond Act was initiated by popular petition. If Amendment 27 had been effective, the difficulty in initiating such an act would have been doubled and the proponents would probably have given up the attempt.

Amendment 27 is not aimed at the single tax. The proponents of Amendment 27 use single tax camouflage. The people have voted

down the initiative single tax amendment five times with increasing majorities, so there is little danger from single tax agitation. Amendment 27 is aimed chiefly at legislation affecting taxes for education. The history of the initiative in California indicates the motives of the proponents very clearly. Since the initiative was adopted in 1911, forty initiative measures have been submitted to the people. Of this number only eleven were adopted. The initiative has not been wildly or rashly used. Here is a list of the eleven initiative measures approved by the people:

*Amendment abolishing the poll tax.

*University of California Bond Act.

Consolidation of City and County Government Act.

Land Title Act (simplifying titles).

Anti-prize fight Act.

Act prohibiting appointment of members of Legislature to State offices during their term of office.

Anti-usury Act.

Alien Land Law.

*Highway Bond Act.

*School System Amendment No. 16.

It will be observed that only four of the eleven successful initiatives relate to taxation. Of these four, three relative to taxation for school purposes—the poll tax, the University Bond Act and our Amendment 16. These are the kind of measures that Amendment 27 will affect.

Amendment 27 is a dangerous amendment. It is false in principle. It strikes at the heart of popular government. It will affect the schools greatly to their detriment. Vote it down and ask your friends to join you in making the defeat a debacle.

MAKING BOTH ENDS MEET ON A TRIP TO EUROPE

S. C. SMITH

Manager, Ginn & Co., San Francisco

THE question most frequently asked of an American upon his return from Europe is—"How did you find the economic situation over there?"

Replies have been made ad infinitum. You can hardly glance at a magazine or newspaper these days without seeing one, and, according to Doctor Barrows in a recent talk before The Commonwealth Club in San Francisco, second only to the stamping out of Bolshevism in Russia is the importance of

some settlement of the European financial problem.

However great this problem, it sinks into insignificance compared with the economic problem of making both ends meet while on a three months' trip to Europe—if your means are limited, as is the case with most of us who are in the business of education.

Perhaps, the most important thing to remember while planning how to solve the financial problem connected with such a

journey is that no matter how low your expenses may be kept, the trip will not be a paying investment unless you see those things most worth while seeing from your point of view—therefore, before leaving home decide whether you wish to spend all of your time in one or possibly two countries, or whether you prefer to give the "once over" to just as many places and peoples as you can in an all too short vacation of three months.

When you have made up your mind on this point don't forget that you can make a great saving of time and get much more for your money if you spend a good many hours reading up the history, geography and literature of the places to be visited. If you don't do this you will find that all of them look much alike; or, if you wait until arriving on the scene you will be spending most of your valuable time reading Baedeker, instead of looking at the sights. Furthermore, remember that while visiting the points of interest in Europe you will spend most of your time looking backward, instead of forward as in America, and that you won't know what it is all about unless you have the historical and literary setting.

All of the leading steamship lines have offices in San Francisco, so that tickets can be as conveniently purchased there as in New York, but a person sailing in May or June should make reservations to Europe and return in January or February. Another most important thing to attend to while in San Francisco is the securing of your passport and visas thereon for the countries to be visited. This will take a good part of the day, but it can be attended to in a much shorter time and more conveniently in San Francisco than when abroad. With your passport properly fixed and with a letter of credit to lean upon you have no trouble in making your way from place to place, even though you speak no foreign language, American Express Checks in small denominations to the amount of a hundred dollars are found exceedingly convenient to be used in emergencies, but with a letter of credit better than in any other way you'll get through the banks the limit of foreign exchange for the American dollar.

After deciding where you are going in Europe the next question is, how you are going—with one of many summer tours, with a group of friends, or alone. If you will look up the matter you'll find that a DeLuxe Tour (which means the best hotels, automobile trips to many points of interest accompanied all

the while by a guide) will cost you from twenty to twenty-five dollars a day, but if you can bring together six congenial souls, who are sufficiently long-suffering to be willing to travel together and to look into one another's faces and at one another's clothes for twelve weeks, then by all means forget the special tours and special guides. Make up a tour of your own and give it any name you like.

The "Semper Flittimus Tours" was the name of just such a party of six that visited England, Scotland, Wales, Belgium, Holland, Germany, Switzerland and France during the past summer. On this tour over twenty-five hundred miles were covered by automobile with a chauffeur at the beck and call of the tourists. Upon arriving at Liverpool they found it, as experience proved, a paying proposition to spend a day or two shopping for just the right kind of an automobile and driver—because a poor car is pretty sure to cause you endless delay and annoyance, while a good chauffeur, who knows the country, is the best possible kind of a guide—because, unlike the average European guide, he does not insist upon taking you where you don't want to go and upon telling you his story no matter whether you are desirous of hearing it or not. You can secure an outfit like this at a total cost of about twenty-five cents a mile, which makes the per capita tax for transportation exceedingly small for a party of six. The charge would be the same for one as for six, and to try to crowd seven adults into any automobile, along with a chauffeur, would be exceedingly uncomfortable, if not an impossibility.

The "Semper Flittimus Tours" had their schedule made out before leaving San Francisco, and this schedule was followed quite closely most of the time, although it was understood that if any members of the party wished to break away they could feel perfectly free to do so without hurting any one's feelings.—The only inflexible dates that had to be kept were the dates of sailing from Montreal to London and from Cherbourg to New York.

Many remote places were visited (remote meaning twenty-five to thirty miles from the beaten track) which to one travelling by train would have seemed quite inaccessible. There was no rushing for the highly prized seats in a second-class train, no worrying over baggage—all of which was firmly tied on to the trunk rack behind, and if on the morning after a particularly strenuous day the members of the

party wished to take it easy they did so and did not have to worry about catching a train—all of which, as any experienced traveller will tell you, helps to make both ends meet on a journey of this kind.

Often a little hotel shopping was done before putting up for the night. Rather than make reservations ahead upon the recommendation of a guide book or some person whose tastes might differ from that of the "Semper Flittimus Tours," upon arriving in a city the most likely hotel was visited first, but if the rates or accommodations were not satisfactory others were looked up—with the result that the best of hotel service was secured at an average daily cost of between four and five dollars per person for board and room. The charge for a room in Europe is the same, regardless of the number of persons occupying it. In England, especially, the rooms are very large and are furnished with what you might call "family twin beds." Six women could easily make themselves much more comfortable in one of these English hotel rooms than could one person in the average three-dollar hotel room in California—provided you did not object to going down the hotel hall a block or two for your bath!

An interesting thing to note is that while most American hotels are now run on the European plan, a large number of European hotels are run on the American plan. Of course, you have to tip everybody. You will find no one, after leaving Montreal until you return to New York, who is not in a receptive mood—but remember that you must not even try to tip the customs officials in New York upon your return, no matter how extravagant you have been in your shopping; but if you would make both ends meet your tips must be small and, in general, you'll come out better if you hold them up until leaving—because you will find nearly every one in the employ of the hotel on the doorstep to bid you an affectionate farewell when you depart!

Don't waste your time shopping. In New York and San Francisco you will find the same articles, much more attractively displayed, for little if any more, and in some cases for less than they can be purchased in Europe. Of course, you will want to buy a few things to bring back to show the home folks and as gifts for deserving friends and relatives, but generally the purchases which are most unique and which are most enjoyed upon your return are the least expensive. The

American dollar is now the standard of exchange the world over, and unless you visit remote sections of foreign countries you will find that the shop keepers are well posted from day to day as to the rise and fall in value of their own currency. If you are foolish enough to spend all of your time shopping, don't worry about the tales you hear concerning the possibility of taking your purchases out of Germany, for instance. You will find the German officials just as courteous as those on any border, and no more inquisitive as to what you have in your suitcase or trunk. However, there are two items which they look for on a traveller leaving Germany—binoculars and cameras—but even these are not taken away from a traveller if he is ready to pay the duty, as some of those in the "Semper Flittimus Tours" found by personal experience.

Every teacher and school official in California who has not made the trip to Europe should begin at once to make plans to do so, because it is very evident to any observant traveller that no class of tourists enjoy the trip more from beginning to end or get half as much out of it as do these in the teaching profession. This is, no doubt, largely due to the fact that every sight and every experience can be made use of when the year's work is again taken up.

Each semester finds thousands of teachers in the schools of the United States seeing Europe. The janitress at Rugby told the writer that last summer she showed over twenty-five hundred American school teachers through that historic institution, and one of the attendants at Shakespeare's home remarked that thousands of educators from the United States more than from any other country visit Stratford-on-Avon each year.

A tour such as the one outlined above can easily be made from San Francisco and return for \$1250.00, and you'll feel like a millionaire all the time.

THE SOCIAL SCIENCES

"The chief reason for teaching the social sciences is that a real school seeks to train people for all the activities of life; the special reason in a commercial high school is that we are fitting people not only to get jobs, but eventually to secure promotion. . . . At the very least, one course in every four in every school should be in the wide field of social or semi-social science, history, geography, economics, civics."

RUTH G. HARDY,

Girls' Commercial High School, N. Y.

AN EXPERIMENT IN EDUCATIONAL DRAMATICS

SARAH FOSS WOLVERTON, Los Angeles

THE manuscript of the following article setting forth the purposes of the High School Players' Association of the Los Angeles High School, is accompanied by a series of explanatory notes giving principles involved, the objectives, problems, method and organization. For lack of space these have had to be omitted from this publication; but we are assured that a copy of the Constitution and details of work will be sent to any one interested, by addressing Mr. L. W. Crandall, Managing Director, Los Angeles High School.—Ed.

S LOGAN—"The most perfect expression of nothing is not to be compared with the most imperfect expression of something."

The modern (large city) high school is a community in itself, requiring for the good of its members more than the simple classroom instruction of the old time school. "Dramatics" have long been with us, first in classwork, second as a "Dramatic Club," tending to be an honor society for dramatic students, and a more or less closed corporation; third, and probably least good, as the play, or opera, competing with professionalism, disorganizing school work for the time of its preparation, overworking pupils and teachers. To us, something new under the sun is our "Players' Association," open to every pupil. No previous training is required, nothing but the universal play instinct. Since its beginning in November of this year, nineteen plays have been presented, seventy-eight students have taken part, six hundred and fifty-seven pupils have become members of the Association, six hundred being the average attendance. Standard plays have been given, of types acceptable for study in any college class in drama. Since they are selected by the pupils themselves, it is obvious that by-product is the discriminative reading of a much larger number of good plays. The audience has shown intelligent enjoyment which should shame any defense of our popular commercial drama on the ground that the public will take nothing better.

These meetings are held every two weeks, from half past three until five o'clock. No rehearsing is being done in school hours; from four to eight rehearsals only are held for each play. Although we have asked for them, we have received no complaint from the faculty regarding any deflection of the students' time and energy from their regular work. The important fact that actors read their manuscript, especially prepared for the purpose, instead of memorize it, of course reduces the time taken from regular work; there is a revelation in the possibility of this reading being done with no loss to the interest of the play. That this

is true is shown by the increasing number of teachers who are becoming regular guests—they enjoy it!

The Drama Calendar reporter has his separate task, in itself of inestimable value. He announces at each meeting the worthy dramatic, musical and moving picture productions in the city. In addition, he keeps a weekly notice of these productions in the public bulletin board. This gives us even more help than the "Drama League Bulletin," which is of course one source of his information.

Can any high school have a community players' association, and is it worth the effort? Yes to both questions. The most important factor, of course, is the person back of it all. The director does not sacrifice his class work to this activity. He directs the first two performances only, after which pupil-directors carry on the work. Of course, under his supervision. Nevertheless, any one of experience knows that success cannot be obtained without constant hard work on the part of the faculty director. It should be the equivalent, at least, of one regular teaching period per day. No teacher, moreover, should undertake the work, unless his organizing ability is at least equal to his artistic appreciation.

The work of such a quiet, steady influence in school will commend itself to an executive from various angles. The artistic discrimination, intellectual and emotional uplift, must permanently affect the pupils' use of their leisure time. Within the walls of the building, it keeps boys and girls wholesomely happy and out of mischief; it enlarges the opportunities for social contacts which is one chief value of our public schools.

"After the church and the school, the free public library is the most effective influence for good in America. The moral, mental and material benefits to be derived from a carefully selected collection of good books, free for the use of all the people, cannot be overestimated. No community can afford to be without a library." THEODORE ROOSEVELT.

THE COMMITTEE OF FIFTEEN

C. E. RUGH, Chairman

WE Americans have a profound and increasing faith in education. We therefore have confidence, not always increasing, in schools and schooling. Schools are rightfully viewed as means in education. If the results of education are disappointing, and they often are, it is reasonable to look to the schools as the causes of failure. It is also reasonable for the school people to point out that the schools must take what the homes furnish, and that they must do the work with these pupils in the social atmosphere prevalent in the community.

There is a growing belief that schools can be very much improved, and they can be. An increasing number of communities are demanding and paying for surveys. In general, these surveys have been made by persons outside of and foreign to the system surveyed. There is much to be said for such a procedure. Schools and school procedure must be willing to be tested and evaluated by approved methods in the other fields of human interest and endeavor. However, in many cases the findings of school surveys have not been very kindly received by the school people; in many cases the recommendations have been difficult to carry out, even when heartily welcomed by the school people themselves.

A Unique Survey

The California High School Teachers' Association, through its officers, suggested some time ago that the high schools survey themselves. This suggestion has been put into working form by the appointment of the Committee of Fifteen. This committee is inspired and directed by the spirit of self-improvement. Even if we do not view ourselves as expert surveyors, the results may be greater than those obtained by a survey in the hands of experts, because we may learn new and improved ways of studying and solving our own problems. To this end the committee is bending its energies toward a careful formulation of the problems that need study and solution. Within a few weeks we hope to send to each High School of the State a tentative list of such problems. The plan as worked out at present is to suggest these problems to each teacher and to each school. In some cases individual teachers may desire to work upon one of the problems. Already several groups of teachers are working on problems of their own

selection. Several schools have volunteered to work on anything assigned; still others will do so. With such procedure, the Committee of Fifteen can serve as a clearing house for the solutions proposed. Out of our joint effort we shall not only arrive at new and better ways of working, but we shall also be developing a genuine and growing professional spirit.

It is the hope of the committee that most of the solution proposed by the different workers will be in the hands of the committee by March first. This will make it possible for a preliminary report to be reviewed by the persons working upon the problems before the preparation of the final report, which should be ready by the time of the meeting of the N. E. A. Already many teachers and principals are showing professional enthusiasm for this undertaking. It need not interfere very much with our present task, because individual teachers and groups of teachers may set themselves to working upon the problems that need immediate solution.

The final outcome of this self-survey will depend chiefly upon the moral and financial support given to it. We shall need both, and both must come largely from within our own ranks.

I call to your notice the interesting proposal of President Rebok to make high school graduation an introduction to the franchise. Following is the age distribution of 6780 graduates of last spring:

Age	Frequency	Age	Frequency
14.....	7	23.....	17
15.....	72	24.....	7
16.....	555	25.....	4
17.....	2077	26.....	1
18.....	2502	27.....	4
19.....	1101	30.....	1
20.....	317	37.....	1
21.....	76	42.....	1
22.....	32	Not stated..	5
..	Total.....	6780	...

THE CALIFORNIA LIBRARY ASSOCIATION

ALTHEA WARREN,
San Diego Public Library

OVER 200 librarians of California gathered at the Hotel Del Coronado from June 12 to 15 for the twenty-seventh annual meeting of the California Library Association. The chief paper of each of the six general sessions centered upon the main theme of the program, which was:

The History of American Books and Bookmakers.

This survey of American publishing was illustrated by exhibits of the most significant books and photographs of the distinctive authors in the history of leading publishing houses in the United States. Miss Helen E. Haines of Pasadena, who is a national authority on literature and librarianship, gave the introductory paper on the general history of American publishing. She showed how most of the historic houses started as publishers of religious books, and how our country's dark days of piracy among the European writers did not end until the international copyright law in 1893.

Miss Myrtle Ruhl, head of the book order department of the State Library, gave the second stage, in her paper on the historic publishers of Boston and New York, who built up the fame of our native authors such as Hawthorne, Washington Irving, and the Cambridge poets. Thirdly, English influences in the American publishing business were cleverly diagnosed by Mrs. Gertrude C. Maynard, manager of Jones' Book Store of Los Angeles.

A selective list of the 200 most valuable books for children was prepared by Miss Wilhelmina Harper, who has herself published two collections for children, and has recently come to California to take charge of juvenile library service in the Kern County Free Library.

Publishers of scientific, technical and business books, with special application to California, were expertly surveyed by Mr. Guy E. Marion, the new assistant librarian of the Los Angeles Public Library. Mr. Marion has been an organizer of business libraries in Boston and is an ex-president of the Special Libraries Association. The books he recommended were all as recent as 1920 in date, and showed oil, agriculture and movies to be the great businesses of our State.

The final paper in the series was by Miss Edith Foster, head of Bullock's Book Department, on the recent tendencies in book publishing from the standpoint of a book seller. Miss Foster amusingly described how the California purchaser always seems to be buying a book for somebody else—never for himself. Clerks in book stores are asked to select a book for a girl graduate, a book for a bride, a book for my husband's birthday, a book to match the living-room table cover, or a book for the retiring chairman of an insurance board.

Her samples of the ultra-modern wares in their chintz or firecracker paper covers with their gay yellow or green tops, were so appetizing to her audience as to prove that the modernistic publishers know the heart of the public.

Among other notable speakers on the program was Mr. George Watson Cole, librarian of the Henry E. Huntington Library at San Gabriel, which has brought to California the greatest collection of rare books in English literature and American history on this side of the Atlantic. Since moving his books from New York, Colonel Huntington has added California imprints to his specialties. The beautiful library building on his estate just out of Pasadena will be opened to reference students within the coming year.

Another world-famous collection just imported into our State is the Hoover War Library, collected by Herbert Hoover while he was in Europe and presented to Stanford University. It was described to the Library Association by Mr. George T. Clark, librarian of Stanford, who feels that because of it, historians from all over the world will have to come to Palo Alto to write on the Great War. Mrs. Roger Welles, wife of the United States Admiral in charge of the Naval Base at North Island, whose delightful short stories have been appearing in Scribners' for the last five years, spoke at the last session on Oriental and Indian influences in modern fiction.

The officers of the coming year are: Miss Susan T. Smith, librarian of the Public Library of Sacramento, President; Miss Jeanette M. Drake, librarian of the Pasadena Public Library, Vice-President, and Miss Hazel Gibson of the Sacramento County Free Library, Secretary-Treasurer.

A well-known humorist, Stephen Leacock, who is also a professor in McGill University, has this to say of the English Oxford: "Oxford trains scholars of the real type better than any other place in the world. Its methods are antiquated. It despises science. Its lectures are rotten. It has professors who never teach and students who never learn. It has no order, no arrangement, no system. Its curriculum is unintelligible. It has no State legislature to tell it how to teach. And yet—it gets there. Whether we like it or not, Oxford gives something to its students, a life and a mode of thought, which, in America as yet we may emulate, but not equal."



FROM THE FIELD

[In this column there will appear from month to month, as may seem called for, brief notes or queries from teachers—concise, helpful personal expressions of valuation and judgment, upon local or state educational affairs of general interest.]

What Is Our Social Status?

THE Federation of Women's Clubs is having a convention in Santa Monica, Los Angeles County, and the newspapers are devoting their valuable space to their every movement. Their programs are on the front page and their pictures are on all pages. One paper got out a special Club Woman's Edition!

We educators of their children hold our biggest meetings in Los Angeles, and no merchant or housewife can tell where our sessions are, nor when; no one knows and no one evidently cares what we teachers are doing, and if your pictures, my dearly beloved brethren and sisters, were in the daily papers I did not see them.

Did you see mine? Did you read, I inquired of a prominent director, "a certain article in The Sierra Educational News"? He looked at me in astonishment—"Why, we never read that stuff," was his reply.

On more than one occasion I have offered my journals to the Trustees of School Districts, only to be told, "I have no time to read them; besides, they do not interest me."

At a big social affair in my home city I read the names of those present, but not a teacher's name was written there.

Whose names were there? Why, physicians, druggists, undertakers, dentists, bankers, merchants, a plumber and realtors.

The teachers' clubs and associations need a few good publicity men and women.

The only difference between a famous man and an "unfamous" one is in the advertising—C. L. Keller, Cucamonga.

Education Analogy—Pedagogical Hogs

THEY were Texas hogs, these three on exhibition at the State Fair at Galveston. Tom, Dick and Harry were their names, given them by the experimental stock-raiser and exhibitor. From the same litter they came, with the same start in life, all three. Living conditions for each equally good and as fine as the most blue-blooded, aristocratic pigs could desire! Commodious pens in the same out-of-doors! And yet—

When full-grown hogs, Tom didn't bring his cost for board and keep, and Dick won only a meager profit of \$5.00. But Harry! He was a porker of which the most ambitious pork merchant might well have been proud, and his sale price made fat like himself the purse of the aforementioned stock raiser.

Question! Why, with practically the same start in life, should three little pigs grow up to be three hogs of such different dimensions, Tom lean, Dick not so lean, but Harry of proverbial avoirdupois?

Food and program—why?

Tom had his daily rations of grain. Dick had the same, with an allowance of alfalfa besides. Harry had grain and alfalfa, but also a gate to his pen, that swung out into pasture where he could forage for himself.

The educational analogy is plain, but lest it be missed, permit me to give the interpretation of the story of these three pedagogical hogs of Texas, as given by the story teller himself, a well-known Boston educator and journalist. Tom's rations correspond to the good old-time cut-and-dried school program. The alfalfa given to Dick stands for some of the modern innovations like nature study and supervised play. But the gate in Harry's pen means self-direction, independent study, original thinking—any and all the dynamic expressions of what Froebel named self-activity—the one and only means of real education.—Anna M. Wiebalk.

The Superintendent

IT makes a great difference whether the superintendent is a politician, a mechanic, or an educational artist. If he is a politician he must needs walk a tight rope all the while with a balance pole in his hands. If he is a mechanic he will concern himself with gears, bearings, levers, statistics, and reports and nothing will be music to his ears but the clanking of machinery. If he is an educational artist he will look upon each child as a wondrous possibility, and upon each teacher, not as a servile operator of a piece of mechanism, but rather, as a high-minded, sentient human being, whose mission it is to be his vicegerent in opening the portals of the child's spirit that a flood of light and joy may stream in.—Exchange.

The College-Trained Worker

AMONG the shattered illusions is the one about the penniless, friendless, educationless boy who climbed through the ranks of the railroad service to the top. Whatever the facts may have been in the past, a recent statement from the president of the Pennsylvania Railroad, based on a comparative study of the educational data in the official biographies of 163 principal officers and directors of his system, shows that the young man who begins his work with a trained mind, due to a college education, has a much greater chance of attaining a position of responsibility and corresponding compensation, than has the young man without such education.

During the pioneering period, sheer, rugged worth and force of character alone can often attain to the highest positions. During the period when the competition is greater and the conditions more complicated, education and technical training are necessary to success.



EDUCATIONAL LITERATURE

The Measure of a Nation

"I AM saddened when I see our successes as a nation measured by the number of acres under tillage of the bushels of wheat exported; for the real value of a country must be weighed in scales more delicate than the balance of trade.

The garnerers of Sicily are empty now, but the bees from all climes still fetch honey from the tiny garden plot of Theocritus. On a map of the world you may cover Judea with your thumb, Athens with a finger tip, and neither of them figures in the prices current; but they still lord it in the thought and action of every civilized man.

Did not Dante cover with his hood all that was Italy six hundred years ago? Material success is good, but only as the necessary preliminary of better things.

The measure of a nation's true success is the amount it has contributed to the thought, the moral energy, the intellectual happiness, the spiritual hope and consolation of mankind."—James Russell Lowell.

Social Intelligence

"E DUCATION, and in a peculiar way and degree, secondary education, must aim at social intelligence, social disposition, social efficiency and social habit. . . . To be socially intelligent, one must know his human and his physical environment, possessing not only adequate information regarding it and appreciation for it, but the intellectual power of thought, judgment and imagination for its interpretation and improvement. The socially disposed individual is one in whom has been developed the feeling for social interests and welfare, who has been sensitized to his environment, so that to him it is not only a matter of intellect but an object of real appeal, demanding a response. Social efficiency is the capacity to bring intelligence and disposition to bear in social action, involving initiative, will-power, habit and skill. Social habit is that fixity of character which comes from repeated social action, and which tends to insure its continuance."—Herbert H. Foster.

Interest in the Bible

F OR a quarter of a century now I have spoken on the Bible, up and down the land in schools, colleges, and to clubs innumerable, giving single lectures or courses on the subject, and everywhere and always with the same warm reception. I do not believe there was ever a time when people in general were so quick and glad to welcome Bible study, Bible culture, as right now. They are no longer, speaking by and large, interested in it as a theological framework, preferring to leave that

side to the specialists. But the Bible as a Book of Life, of ethics, of spiritual aspiration and of magnificent expressional values they are deeply concerned with, and it is a tonic to find this out, as I have by practical test. I am not discussing a theory, but giving a fact.—Richard Burton.

Health Ideals

"O NCE all agencies working for health talked only of cure. Our work was only an effort to make the sick and suffering well. The next step was prevention. Then we taught all the 'don'ts' that must be obeyed to prevent illness. Now we have added to this a new conception of our function. It is to teach what is normal health and what to do to keep it or get it."—Miss Elizabeth Fox.

Vicarious Experiences

"W E have found that the essential difference between man and the lower animals is the capacity of the former to learn through experience. It now seems clear that it is not alone this capacity that is significant in human evolution; but also, and perhaps of even deeper meaning, man's capacity for **vicarious experience**—his ability to extend the range of his individual experience beyond his own habitat, beyond his own life-span. . . . Vicarious experience, then, is something more than a supplement to individual experience. It stands essentially upon a quite different level. Contemporary educational theory has conspicuously failed to recognize the fact. . . . Individual experience quite obviously has a basic part to play in the process of education, and there is an unquestioned place in education for projects and pageants and other devices whereby the learner may be led to relive the outstanding experiences that have made the human race what it is. But to carry this so far as to substitute the immediate for the eternal, and the local for the universal is to reverse most disastrously the experience of Saul, the son of Kish. . . . Even if the agencies of education could provide for individual experiences on a truly mammoth scale, they could not supplant the need of vicarious experience."—W. C. Bagley.

"In the nineteenth century universal education was generally understood to mean the education of all the children of all of the people in the rudiments of scholastic learning. Now it is fast coming to mean the education of all the people, of all ages and conditions, not merely in those rudiments, but in preparation for all their needs to which education may be made to minister." CHANCELLOR ELMER E. BROWN.

The Enchanted Past—By Jeannette Rector Hodgdon. Ginn & Company. Pages, 230. Price, 88c.

Tales of Far-off Days—By Newton Marshall Hall. Ginn & Company. Pages, 274. Price, 84c.

It is not easy to separate, in the lines of the more ancient people, the myth from the history. Indeed, the myth is the history. The former, indeed, among primitive human activities gives so much truer insight into the real life of a people than does the best recorded narrative. By the historian, the happenings bear, of necessity, marks of the personal interpretation and are, therefore, more or less doctored. The myth is an expression of the inner life of the group shaped through many generations, the enduring reactions of many minds upon natural objects, animals, the heavens, earth-forces, sleep, dreams, man's future, the spirits, etc. It is the constantly developing intelligence of all classes through long periods; a deposit in mythical form of what was believed vital. Hence the importance which learned and inquiring men have attached to the folk stories of the early days, and especially of those people whose developed civilization has exerted, like the Hebrews and Greeks and Romans, an influence on later ages; as we find the seeds of our philosophy and art among the Athenians; our concepts of commerce, trade and law among the Romans; our moral standards, civic and social codes, and the equities between personal responsibility and group co-operation from the people of Uz and Judea.

"The Enchanted Past" is distinctly a book of the ages. It is nascent history told in story; of the Hindus, Egyptians, Chinese, Babylonians, Persians, Hebrews, Greeks and Romans. "Tales of the Far-off Days" is a record of the genius of one people as typed by a half dozen great personalities—great for all times and all races—Abraham, Isaac, Jacob, Rebekah, Joseph, Moses. For story, and real incentive to story enjoyment, the folk-lore of no ancient people offers greater enticement than the stories of early Israel. Any one who can divorce himself from the religious presuppositions that have been barnacled onto them through the centuries, will easily recognize their moral and intellectual values in adolescent and childhood appeal, not less than of the much exalted Greek and Roman, Scandinavian and Middle Age stories and myths. From a somewhat different angle, "The Enchanted Past" pictures the Hebrews and seven other peoples in their homes and modes of life; their arts, occupations and inventions; their leisure activities; their language and literature and art; the architecture and education; their means of travel; their great men and the laws. In captivating language the past is made to live again. Here, it is shown, are to be found the sources of recent civilizations. Their manners and customs, so unlike ours, are seen to be justified among them. Their crude industries laid the foundation for modern ones. Throughout it is an admirably adapted study of the origin of institutions and their evolution, through a period of four thousand years or more, told with a sim-

plicity appealing to the upper elementary classes, comprehensive and accurate enough to serve as an introduction to the general history of the high schools. If the purpose in teaching elementary history be that children may know historical facts, the later generations may have appropriate recognition; but for the cultivation of the history sense the simple life of the early ages has advantages over our very complex and involved activities and organized forms of welfare and intercourse. And it is a growing history sense, to recognize and interpret group forms and meanings that is the primary objective in education. "The Enchanted Past" is well suited for supplementary reading, for beginning historical studies, for community and school libraries, for the home, or for a pupils' history club. California libraries would find it in demand. Teachers will discover a storehouse of interesting story material. It constitutes a valuable addition to a growing list of literature and reading for children.

Civic Education, Sociological Foundations and Courses—By David Snedden. World Book Company. Pages, 333.

This is the long-promised, much-heralded and anticipated deliverance of an expert in the unappraised field of civic education. In 300 pages no aspect of the process of civic education has eluded the author's pen—its real or fancied or problematic aim (or aims); the means, in content and method; its relation in both, and in effectiveness to other instruments of education; and a comprehensive and acute analysis of the social reference in all education. The sub-title, three chapters of the text and incidental references throughout the book announce and amplify the theses that "education is the essentially central fact in the drama of socialization" and that of the three divisions of social education, "civic education has to do with that which has to do with fitting for membership in political and other federated groups." After distinguishing the four phases of the "efficient man or woman" as possessing physical, vocational, cultural and social qualities, and eliminating the first three as lying outside the field of civic education, the objectives of this form are found to be (1) developmental—the "growing into civic appreciations, knowledge, habits and ideals"; and (2) projective. "The results in adult life of the pursuit of developmental objectives can hardly be tested," he thinks, "at least by any methods now known;" though it is contended that "the actual objectives of civic education will often be best understood . . . through studies of adults." The treatment, therefore, is confined to the specific and purposeful program of fitting youth to comprehend and adapt themselves in behavior to "large-group membership, including compliance with laws of state, municipality, etc.," of which objectives four are enumerated: (1) the promotion of appreciations, ideals, attitudes and minor amounts of understanding necessary to procure conformity to legal and other directions and restraints, such as honesty in property relationships, obedience to traffic laws, etc.; (2) promotion of the kinds

and degrees of devotion to country, city, town and other political groupings," as typified in patriotism; (3) training in disposition and abilities to participate actively in parties, volunteer service and other activities of a positive nature designed to promote public welfare; and (4) training in disposition to advance the State directly by good service in family, vocational, religious, and other non-political social groupings.

Chapters I, II and III are given to suggestions to teachers, including paragraphs on the aims of social education, standards of social worth, the meanings, demands and relations of civic education—all buttressed by a wealth of analysis and classification of parts and wholes in the social science group, definition, exclusion, inclusion and inter-relations should enlighten if it doesn't confuse the reader. For example, in one chapter there are specified sixteen manifestations of legitimate civic objectives, fourteen sources of social and individual efficiency, thirty-eight social qualities to be considered in the individual's relation to his fellows, thirteen social virtues to be cultivated, and seventeen forms of dissent or protest of the individual against the requirements of the group-life to be guarded against—all lying within the field of civic education to be noticed in more or less detail. It seems probable that this marshaling of manifold constituent items will make the book less satisfactory as a text than has been hoped. For the reader, much of it is interesting as a story. To the social science teacher it will be found invaluable as a reference. Chapters X-XII on "Means and Methods of Civic Education" will be found helpful to every one who teaches civics and who is open-minded to know what is and what is not pertinent to his subject and how to proceed in its handling. A somewhat systematic course is offered (1) for the first six grades; (2) for the second six grades, with special attention to what may be done in a large junior high school. A chapter on Problems of Research names eight types of studies that may be made with profit, and is followed by 40 pages of sample studies by the "case" method. Altogether the book is a worth-while contribution toward the solution of a vexing problem. Its teaching, tentative and often uncertain, is as definite perhaps as present reliable knowledge justifies. Its vision is comprehensive and clear. The constant reference to actual, or hypothetically practical conditions keeps the instructor on the ground, at least. Dr. Snedden has done a painstaking piece of much-needed work in this field of civic education.

The Rural Mind and Social Welfare—By Ernest R. Groves. The University of Chicago Press
Pages 205. Price \$1.50.

Aside from its teaching and research in many fields, the University of Chicago through its general publications is rendering an eminent service, and to teachers, especially. Important aspects of rural and social economics come in for a generous share of attention. Butterfield, Burgess, Steiner, Small, are familiar names con-

nected with the series. Social problems, community organizations for group activities, general and applied sociology, and, in a particular manner, these and kindred interests as found in rural populations, constitute an offering of information and social stimulus of significance to both teachers and the general public. The book here under consideration is really a comparative study of the urban-rural character. It is a psychology of two interesting, related but conflicting groups, their differing environments, their unlike but interdependent industries, their several traditions and institutions, their characteristic ideals and the means of realizing them: with, on every page, an emphasis on the social, constructive experiences of country people. The author is peculiarly fitted for the task undertaken—a trained sociologist and psychologist; familiar by experience and investigation with the sparser populations and their productive industries; a teacher of the farmer class, and much living among them and cooperating with them; it must be apparent that his acquaintance with the problems faced and the interpretations of them are not borrowed or rehased from other sources.

So all-conditioning is "life on the soil," it is strange that the city has not recognized its dependence. Neither in centers of population nor in the country have thoughtful men and women been ignorant or unmindful of the conditions. Yet the shaping of laws and institutions and industries and moral safeguards and education and the inventions of convenience have been mainly in terms of the city. The mind of the "country" and the enviroing stimulations to the mind and its interests have been little studied and less understood. In a short preface to the book, Mr. Butterfield says: "The fact is the farmers are different, not peculiar nor unique nor inferior. They are just different. They live under different conditions from the city people; they think in different terms; they breathe a different atmosphere; they handle their affairs differently—perhaps because they have different affairs to handle. . . . Farmers are quite like other people in their fundamental instincts; but these instincts discharge through different channels from those that exist in the crowded city, and hence bring oftentimes, so different results as to produce the "rural mind." Yet almost exclusively, social psychology is urban in content and interpretation. "Community welfare" cannot mean the same in the two groups. The economics of the one rests upon production, of the other on manufacture and exchange; and markets and marketing look differently from the two sides. The country church, country morals and country amusements have their separate problems, of both authority and limitations. The appeal arises from a different set of factors. All this is peculiarly true of the school as a rural institution, its remote and immediate aims, the machinery of their accomplishment and the reactions of the community mind. That the urban standards in these matters must no longer dominate among the producing, more or less scattered and loosely organized rural populations has attained the

dignity of a conviction in theory; but the readjustments await wise counsel.

There are very valuable chapters on important instincts, their development and guidance. Modern applied and especially child and adolescent psychology have studied with more or less intelligent care and scientific precision, the herd instinct, self-assertion, parental and sex problems, pugnacity, curiosity, workmanship, acquisition and play; but uniformly in urban groups; the individual—social, unsocial, non-social, and as being socialized by community agencies, among the city bred, city environed, and city taught. Mr. Groves presents here wise-knowing reflections upon these and other instincts, their stimulation and maturing, in the country boy and girl, in the nature-rich, unconventional, individualistic environment. It is an interesting and original treatment of a type of life of distinct personality and promise. Related as are city and country, the considerable number of city school pupils who have begun their schooling in the country; the large proportion of school patrons, whose opinions and educational standards have rural antecedents; every teacher should be interested first to know the back-county conditions and second to improve them. "The Rural Mind" is a special psychology, but its theme is education in the larger sense.

Contemporary American Novelists—By Carl Van Dorn. The Macmillan Company. Pages 176.

This is a companion volume to "The American Novel" by the same author, published and reviewed in this magazine a year ago. Scarcely a hundred years were given to the rise and growth of this form of our native literature, and Mr. Van Dorn gave it an interesting setting in our adolescent American life. The names of a half dozen writers were shown to stand for shaping influences. Cooper, Hawthorne, Henry James, Howells and Mark Twain are particularly characterized as influencing subsequent types. There were giants in those days, but few only. Issued as "the first history of the American novel," the running descriptions yield only astonishment at the great array of second and third-rate writers who contributed to the discovery and use of local and national material in creating an American fiction. The development was, mainly, extensive rather than purposeful. Much of it was superficial in both conception and execution. But, however crude certain of the attempts, they served to open up rich fields of character and action: stories neither critical nor philosophical, but embracing familiar features and social conditions, often picturesque, sometimes showing keen insights, but generally lacking in organization. The first study by the author furnished a significant background for perceiving and interpreting the more recent literature of the class. A number of writers active in the last quarter of the nineteenth century shed their influence on these first decades of the twentieth. In forty pages of the latter book are characterized the local color and romance as affected and more or less moulded by what is called "the old style." Bret Harte, George W. Cable, Owen Wister, James Lane

Allen, Stewart Edward White and Jack London, reappear as background for contemporary studies. The treatment comprises a score or more of writers, some like Churchill, Dreiser and Booth Tarkington, well known, a few of whom he describes as "emergent types"—William Allen White, Ernest Poole, et al., and an interesting notice of Yiddish novelists whose stories have won translation—notably Sholom Asch, whose "Uncle Moses" is a lurid picture of the New York Ghetto; Abraham Cohan in his "Rise of David Levinski," and others whose contributions have "added precious elements of passion and candor to American fiction." Among the more serious authors writing with a purpose, are sketched Hamlin Garland and his middle-class character delineation; Winston Churchill, rich in local heroic color and moral earnestness; Robert Herrick as champion, in story, of the claims of American womanhood; Upton Sinclair in his brilliant exposition of economic conditions; the philosopher-novelist, Mr. Dreiser; represent a small group of writers of high ideals and a keen dramatic instinct. Tarkington, Edith Wharton, Cabell, Willa Cather and Joseph Hergesheimer, are characterized as artist novelists. Not all readers will agree with the author's estimates. But, in general, there is shown genuine literary discrimination. His treatment is more critical than in the former book and easily invites reactions from the opinionated. But the judgments rendered show a keen insight into story motives and plots, their social and literary qualities and their stimulating lessons. In his characterization of Tarkington's "adolescent art"; Mrs. Wharton as a "near satirist"; that "bubble of bursting energy," William Allen White; or Mary Austin as the "interpreter of the frontier," one is content to think him revealing an acute literary judgment that teachers, students and the great body of general readers of fiction will enjoy. Along with its companion, "The American Novel," it will fall in well with the current high school interest as an open window to one important field of our literature.

Every Boy's Book—By Chesley Curtis Fraser. Pages, 706.

Three Hundred Things a Bright Girl Can Do—By Lilla Elizabeth Kelley. Pages, 630.

The Page Company, publishers of both.

Daily, by the general public as well as teachers, education is coming to be recognized as more than schooling. A relatively minor part of the stimulus to growth comes from the formal lessons of the classroom. It is the voluntary activities that count. What boys and girls do of choice, what they see use for and enjoy, what things they can make and find a motive in the making—these are the big factors in determining qualities of character and attitudes of mind, the health and control of the body and resoluteness of purpose, that are the true objectives. This principle is recognized in the two books heading this review. For the boys there is a manual of "handicraft, sports and amusements," comprising "worth-while plans for the general activities of a modern boy, be he handy or unhandy;" and for the girl, a formidable list

of things to be made or done, or sports and amusements to be practised, in twenty-four groups of constructive interest. It is in place to note that both wood and mental working, athletics, indoor and outdoor games and amusements are included in both books. The treatment is very complete for both and each is illustrated by more than 700 cuts. For the several exercises of construction for both, also, the most detailed working drawings are given with accompanying instruction, tools and processes. They are manuals of self-instruction in a variety of handicrafts. The rules of golf and tennis are given in great detail. Certainly nothing so complete for the self activities of youth has come to our notice. The books themselves are fine specimens of the printer's art, only surpassed by the effective organization of the material by the authors.

Our beginnings in Europe and America. Pages, 375. Price, \$1.08.

The Making of Our Country. Pages 637. Price, \$1.08.

Both by Smith Burnham, head of the Department of History, Western State Normal School, Michigan. The J. C. Winston Company.

This is a two-book series in history covering the grades from the sixth to ninth, both inclusive. Both volumes are in accord with the recommendations of the N. E. A. Committee of Eight on the study of history. The nature of the first book is pretty well characterized by its sub-title, "How Civilization Grew in the Old World and Came to the New." Half the text is given to a presentation in ten brief chapters of primitive man and his ways, some of the achievements of the earliest civilizations; the contributions of the Greeks and Romans; early Christianity and the beginnings of modern Europe; life in the "Middle Ages, the making of the English people and the growth of the English nation. Conditions in the Europe that found America, follows with a brief setting forth of the Eastern and Western civilizations, and how the English settlements began. There is a fine, simple description of life in Old England and New England. In the Lower High School Course, comes a more expanded and detailed discussion of Colonial conditions down to the Revolution. Everywhere political and social happenings are interwoven with industrial, economic, social and intellectual movements, and the maturing of the nation. Mention of our world relations is not evaded, nor the factory system and labor, nor business and social unrest.

A distinguishing feature of both books, is the world background for our political and industrial activities, immigration, markets, etc., accompanied by a recognition of the now well-established fact that our life here, in origin and ideals, has been influenced in manifold ways by the Old World. Every youth who leaves his schooling at 16, if he must, should have had a comprehensive view of general history, not United States history only, or English and American history, but a chance of some conception of the steps by which the world has

come to be what it is. The great peoples of many centuries have made their respective contributions to civilization, and contemporary life is their heritage. Youth as they come into adulthood will be advantaged by a vision of the long road our institutions and laws and customs have traveled. What makes this series all the more valuable is the simple, direct, often picturesque and story-like language in which the events are told. As specimens of the printer's art they are satisfying. In the two volumes there are more than 500 illustrations, scores of maps, many of them in colors, portraits, tables, etc. They constitute a real contribution to the usable means of studying our history.—R. G. B.

Legendary Heroes of Ireland—By Harold F. Hughes. Pages, 161.

Type Stories of the World for Little Folk—By Ruth Thompson. Pages, 211.

Both by the Harr Wagner Publishing Company.

The Irish are a widely scattered people, especially in America, and the British colonies. In their associations they keep close to the English. Alert in mentality, vigorous in body, economically thrifty, active rather than reflective, proverbially imaginative, and supported by an indomitable courage; the Irish life whether at home in their own Island or in homes of adoption, is a picturesque one. By others they are well known, but little understood. They have a developed literature and a cherished language that may yet be restored to teaching and use. Of the early literature of the Celts there is less common knowledge than of other European nations. Many of the folk tales and myths of these latter are the easy possession of our children; tales told by story writers and used in the schools. This service Mr. Hughes undertakes to render for the Celt. The volume comprises fifteen stories with Finn MacCool as hero. His boyhood, his inheritance (the task of overcoming a giant), his hunting companions, his adventures, are described in language and flavor such as a children's literature only can claim. It is a captivating story for the library, the hidden nook or the fireside. Read to a boy, it is better than game.

"Type Stories of the World" is as truly a collection of stories as is that of Irish heroes; but they are geography stories—tales of the round earth; the seasons; hot and cold places; the sun, the stars, the moon; rain, rock and soil; fog, dew and ice; the wind—all in Part I. In Part II is told "How We Make Use of Things in the World;" the people; water and electricity; cities and towns; homes, clothes, raw materials and their sources; food, its derivation and manufacture. In Part III there are a half dozen interesting chapters describing the children of as many lands. Throughout the book the stories are admirably and graphically told, giving just the information needed to arouse an interest in the notself of a great world of things and force and people. It lays the foundation for systematic geography later. There is a conviction that thousands of youth knowing this book would know more real geography than most textbooks studies now yield.

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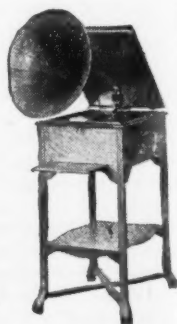
Read above what HENRY T. FINCK, eminent musical writer and critic, said in "The Literary Review" of "The New York Evening Post" on the subject of *studying about* music versus *hearing* the real music itself.

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NOTES AND COMMENT

At this date three of the six sections of the C. T. A. have determined upon dates of meeting: Bay Section, Oakland, October 16, 17, 18; Central Coast Section, Santa Cruz, October 18, 19, 20; Southern Section, Los Angeles, week of December 18.

BAY SECTION

General Sessions will be held the forenoons of the 16th and 18th and the evening of the 17th, the latter including a concert. There will be departments covering physical education, music, English, home economics, fine arts and drawing, history and civics, arithmetic, geography, manual arts, commercial, and numerous other subjects as well as departments of kindergarten, elementary, high, and junior high school.

CENTRAL COAST SECTION

Separate institutes of the several counties will be held the forenoon of October 18th. General sessions will occur the afternoon of October 18th, the forenoon of the 19th and the morning and afternoon of the 20th. Department meetings will be held the afternoon of the 18th and 19th. Round tables for the various subjects will be held, these including agriculture, English, commercial, social studies, science, music, household economics, mathematics, art, geography and several others.

The Annual Convention of City and County Superintendents of California will be held the week of November 20. The place has not at this writing been decided upon. Superintendent Wood will without doubt make announcement at an early date.

The early introduction and development of geography as an academic subject of study under the influence of its great teacher Ritter, and in the 60's by Guyot in Princeton and Gilman in Yale, but early in the last half of the XIX century, and in recent years, by Davis in Harvard revealed naturally the mathematical and physical bias despite the human reference emphasized by its father, Ritter. The distinctly human-life meanings have mainly elementary, i. e. pre-collegiate standing. As an instrument of discovering and cementing a wholesome sense of mutual interest and dependence among the nations, it is in the way of aggressive competition with a study of the languages and history. Mr. Glenn L. Swiggert of the United States Bureau of Education and Chairman of the Committee of Fifteen on Educational Preparation for Foreign Service is, by his civic lectures and teaching, doing a distinct and much-needed service to the American public touching our foreign relations. He insists that "geography and more geography, and international geography is the essential foundation for foreign-service education." He would have this type of study "begin in the grades under the tutelage of men

who know the world and its people; to which should be added an intimate study of peoples from the standpoint of common interests and human sympathy as distinguished from an attitude of sneers because of differences in habits and customs." Mr. Swigget is convincing in his contention that "in preparation for foreign service, the financial and commercial interests of the United States are far behind the world's maritime countries," and that one avenue to better training is through a broad but accurate teaching of international geography.

Since 1890, the population of the United States has increased 66 per cent; the total national income, 120 per cent, the total enrollment, in all grades of schools, 41 per cent; the length of the school year, 60 per cent. The actual expenditures for elementary and secondary schools have risen from \$140,000,000 in 1890 to \$1,045,000,000 in 1920. But the amount spent, allowing for change in the purchasing value of the dollar, and the increase in the number of days schools are kept open, the increased cost is a fraction over 6 per cent.

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Postal Savings Banks. These receive deposits of \$1.00 to \$2500 from any person ten years of age or over. The present number of depositors is about half a million with \$200,000,000 to their credit.

War Savings Stamps; comprising the sale of thrift stamps of the value of 25c, convertible into United States certificates, of \$5.00 each. So popular was this method of savings formed during war times it was officially continued.

Liberty Bonds. There are offered small denominations also, purchasable by monthly payments.

School Savings Banks. Deposits of small savings are encouraged to fix the habit among children and youth. The plan has been adopted by certain industrial establishments, also among their employers.

Building and Loan Associations. These offer an incentive to save for a specific purpose—home-owning. In the 48 states there are about 8000 such associations with a membership of 4,500,000 and total assets of \$120,000,000.

Insurance as Savings. An insurance savings policy thus substitutes a life-time wage for the daily wage; provides for a future good out of a present ever-so-small surplus and offers, at the same time a secure investment. Reference must not be withheld of the Teachers' Casualty Company, also, that insures against sickness, accident and quarantine. It is a fact that every year one out of every five teachers suffers an enforced idleness, for a longer or shorter time, through one or another of these causes. At a cost of five cents a day, it pays from \$25.00 to \$50.00 a month for various grades of accidents or illness, and \$333 for major accidents to \$1500 for loss of life.

Bank Savings. Nine savings institutions, only, are known to have been established before 1800. By 1820, Great Britain had 200 Savings Banks and the United States, ten, now there are more than 2000 such institutions in this country, one person in every ten being a depositor. However, our position is low in rank compared with many foreign nations. Statistics gathered in 1913 show that per thousand of population, Switzerland stood at the top with 544 per thousand, the proportion of foreign



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countries scaling down to 270 per thousand for Tasmania, and the United States 99. Maybe the Liberty Bond taught us a lesson; whether it shall be translated into habit and become a permanent possession remains to be seen. In addition to organized savings banks there are departments for savings in state banks.

In California alone, these departments have nearly 2,000,000 savings accounts, representing more than half of our population. The "Victory Account" offered by certain banks is not only subject to check and withdrawal but carries an insurance feature that should be attractive to small investors. A monthly deposit of \$3.95 provides a death on paid-up insurance of \$5.00; \$7.90 for a policy of \$1000.

An interesting development of California finances is found in the system of branch banks established pretty widely throughout the state. It is a new movement, of a few years only; but already there are more than 300 branches. Banking conveniences are in this way carried to the people. In addition to carrying the banking service to the producing centers, not the population centers alone, it facilitates its use by the people and invites saving. Many smaller cities now enjoy banking privileges at their doors that until recently belonged to urban houses, only, certain banks offer savings-deposit opportunities by mail.

It is significant that in the five-year period from June 20, 1917 to June 30, 1922, the assets of California savings banks increased from \$667,121,000 to \$1,092,490 or 64 per cent; and this, too, during a period of strenuous financial strain, the depositors increased 50 per cent in the same time.

School Savings Banks. Through the country there is a slowly-growing interest in the school stimulation of savings. As will be shown, it includes much more than money saving-life and protection against fire and accidents, Red Cross Service, scouting, street cleanliness, conservation, etc. But the savings banks for children are distinctly financial devices to fix habits of money thrife-earning honestly, saving something regularly, spending wisely investing in safe and profitable ways. The school savings bank has been less developed in California than in certain eastern states, and here, as there, confined almost entirely to the cities. This is unfortunate but most attempts at reforming educational means have begun in urban centers. Not since 1915 has the United States Commissioner's annual report noticed this school activity. Then it was claimed that of the total number of such banks (number not given) 75 per cent were found in the smaller cities. Connecticut claimed 26, in 1913. In Hutchison, Kansas, the business was managed by a "student activity bank," which, by resolution of the Board of Education, handled all student activity funds. In Leavenworth, Kansas, saving was made a regular part of the course of study, with a bank in each building. In Ann Arbor, the stamp plan is used and when 50c have been accumulated any bank in the city will receive the deposit in the child's name. In 1912, a summary table was given showing 111 savings banks in 9690 rooms of 1133 buildings

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in 111 cities. Of the total enrollment, 38 per cent of the pupils were depositors. The total deposits were \$3,482,150 on above \$2000 each; there is nothing to indicate how long the banks had been operating, but after withdrawals, there remained a balance of nearly \$1,000,000. In addition to this information, it was then known that there were at least 13 other cities and towns having systems of savings for which no figures had been received. The first school savings bank in the United States was introduced into certain schools in New York city in 1885 by John H. Thiry. It will be seen that the growth has been slow.

The American Banks Association through its Savings Bank Division makes an annual survey of school savings in the United States. The latest reports available are for 1920-1921. This shows a total enrollment of 1,829,475 contributing pupils in 3316 schools, of whom 802,906 made deposits during the year of \$4,158,050.15. Thirty-three states were represented. In seven of these states 75 per cent or more of the pupils in the schools studied, made regular deposits. Among them, also 85 cities are named in an honor roll from 75 to 94 per cent of whose enrollment were depositors. In California, out of a total enrollment of 148,615 pupils, 47,869, or 32 per cent, participated in the privilege. The deposits for 1920-1921 exceeded those of the preceding year by \$1,200,000 and the number of depositors increased from 462,000 to more than 800,000.

It will be seen that the school savings bank is a cooperative undertaking by pupils and teachers in the school and by one or more local chartered banks to receive the deposits to the child's credit. Outside of the public schools, and before the experiment of Mr. Thiry already noted, it had been employed in an Indian school in Beloit, Wisconsin. Its sale purpose during the elementary school period is to make all waste seem offensive and fix the habit of saving and conserving resources.

Institutions, like schools and banks, that concern themselves with mere saving, are frequently popular only so long as the novelty and some competition continue.

The permanent influence has sometimes been disappointingly less than enthusiastic advocates had expected. It is reported that in one Teachers' Training school, 40 students who had, when in the grades, an opportunity to use a school savings system, estimated, six years later, the individual results. Thirty-two had participated, though but nineteen had kept up the saving for more than a year. Seventeen were confident that the experience was a valuable one to them, personally. All of which points to certain obvious conclusions; it is saving with a purpose of subsequent use; that added to the savings, the savings also may earn returns is a strong incentive; that effective motivation is the essential condition of success here, as in learning arithmetic or geography; and that in the secondary school it is too late to hope to fix the habit.

Fire Protection. At the International Convention of Fire Chiefs, meeting recently in San Francisco, there were representatives from

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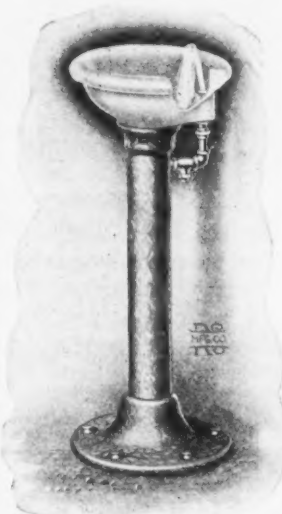
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France, Switzerland, Japan, China and a number of South American countries, beside delegates from nearly 3000 cities in Canada and the United States. Noting that the property loss from fires in our country aggregates more than half a billion dollars annually and thousands of human lives, there is added the conviction that most of both are preventable. Here is imposed upon society a form of saving that is imperative. To be thrifty in conserving one's property is no less a wise trait of business than to be provident in saving and investing one's money. So menacing has this fire danger become that the chamber of commerce of the United States has taken steps for a nation-wide campaign against it. There is projected a "citizens' fire-prevention movement," and a "fire-protection survey" has been sent out to constituent members, the chamber pledging to the localities the support of the 1400 business organizations affiliated with the movement. Fire-prevention week will be observed throughout the United States, October 2-7, by schools, civic bodies, municipal authorities, fire companies, insurance agencies, etc. In a number of the large cities from New York to the Pacific coast, there are to be exhibits of fire-fighting and fire-retarding apparatus and fire-safe building material and building construction. The annual destruction of life and property by fire is so enormous as to be a national menace. The need of fire protection in schools is given striking illustration in the fact that for every day in the year there occur five school house fires in the United States; and it is the opinion of experts that all, practically, are preventable. Teachers should find the topic a fruitful one for talks and lessons and illustrations and picturesque pageantry for more than one week.

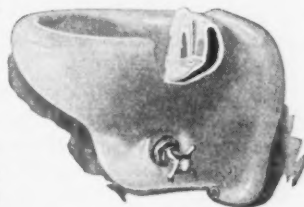
Among the thrifts of the great public is the preservation of life and property from forest fires. The loss of 500 lives annually and \$50,000,000 constitutes one of the worst, most inexcusable forms of thriftlessness. They occur mainly through the carelessness of loggers, campers, hunters, ranchers and others thoughtless of the ravages of their fires. As a form of forest care, however it should be noted that with nearly 175,000,000 acres of national forests the United States Government reforests 7000 acres a year (a 25,000 year job!) from its own nurseries. One plan, alone, having a capacity of 3,600,000 trees annually. By forest rangers and other means the preservation of existing forests is arousing a real interest, occasional often, but encouraging. The American Forestry Association, devoted to the conservation of forests and to public education in forestry and woodland knowledge, is a voluntary organization that has been in existence since 1882 and has a membership of 25,000, covering every state in the Union. (Literature may be had from 1410-H St., N. W., Washington, D. C.) The redwoods along this coast have suffered both from commercial exploitation and from fire; and to awaken public interest in their preservation, there have been formed associations of the type of the Save-the-Redwoods League of California, the Sempervireus Club and others. Pageants

MOST SCHOOL EPIDEMICS

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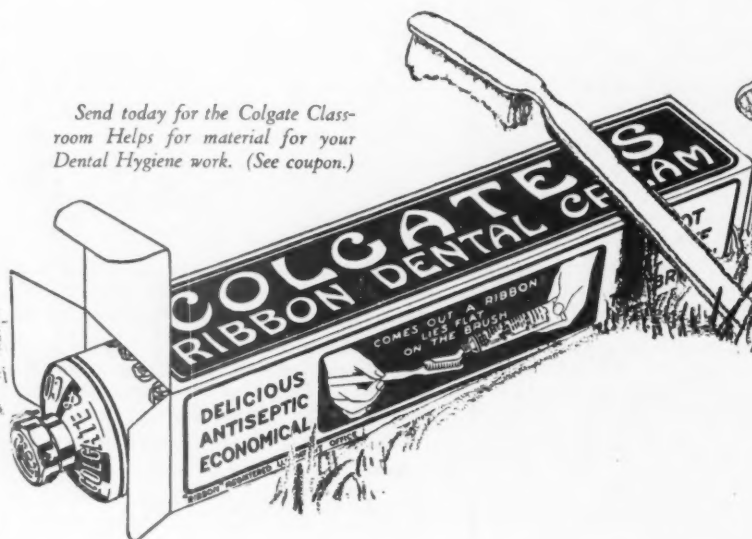


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such as "Save the Sequoias," about the Big Basin, and "Erza of the Red Trees" in Oakland have had out-door presentation. When one considers that some of these monarchs, measured by common standards, were old when Caesar invaded England, maturely adolescent when Abraham was laying the foundations of a great nation, the peculiarly unique character of their long life appears.

Save the Redwoods! Yes, but save all the trees from needless destruction. Conserve our forests everywhere. Reforest waste and denuded lands. Plant trees along the highways; and teach children to respect them. Quite as important as preserving and reviewing the forests is the conservation and considerate treatment of animal life. Societies for the prevention of cruelty to animals and for the preserving of wild animals from needless destruction, are both by sentiment and economics wide-open fields for school endeavors.

Accident Prevention. So far as the body of citizens is concerned the personal and property loss from accidents is largely a city matter. Injuries resulting from following one's trade or other occupation are now, in many states taken care of by accident insurance. The avoidance of these accidents is an obligation resting upon each individual; upon the employer that there be no needless exposure; upon the worker to avoid negligence and venture-some risks. These also are objectives in safety education for adults that must be begun in youth, if the sense is to become ingrained and a habit of care fixed. There are possible accidents in school shops and laboratories and gymnasium and athletic activities, that with reasonable caution may be guarded against; again a matter of prevention education. But beyond and greater than these, and more generally to be dreaded than fire, because more frequent, are the personal dangers of the street and the highway. More than 60 per cent of California's population live in towns or cities where no day passes without hazard to life or limb. With the fast-moving vehicles and improved road surfaces the country highways are not safe; and deaths and mangling in the cities have come to be the subject of daily news.

The auto machine has revolutionized the public's standard of rights. A training in respect for others is basic. E. S. Jordan, safety expert of the National Automobile Chamber of Commerce estimates after careful investigation, that during the year 1921, alone, 325,000 persons were more or less seriously injured by machines in the United States. There were then nearly 10,500,000 machines; which means that for every 32 cars some one suffered accident. "More careful driving, (if that be possible)—and must be made possible), more careful policing of the streets, and better-guarded, wider and straighter mountain roads," he says, "and more 'stop, look and listen' pedestrians would greatly lessen this butchering of human lives." In the comparatively small city of Berkeley, the chief of police says, "carelessness, thoughtlessness and deliberate viciousness were responsible last year for 589 avoidable accidents, killing ten persons and seriously injur-

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At the International Shorthand Contest, New London, Conn., Aug. 24, 1922, under the auspices of the National Shorthand Reporters' Association, Mr. Nathan Behrin, an ISAAC PITMAN writer, with no previous practice, won the WORLD'S SHORTHAND TROPHY CHAMPIONSHIP at 280 words per minute, breaking ALL PREVIOUS RECORDS WITH AN AVERAGE ACCURACY PERCENTAGE OF 99.5. Mr. Behrin was also first in the 240 word contest. Mr. Samuel Powsner, an ISAAC PITMAN writer, was the first in the 220 test, and Mr. John Daly, an ISAAC PITMAN writer, was first in the 200 test.

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ing near 300 others." He agrees that "education is the great necessity in reducing the number of such accidents."

There are frequent recommendations that, for all pupils, but especially those fitting for occupations, the schools should make a study of the industries in the local and trade areas. But when done, the work is an incident only of the general course and yields little benefit either to the understanding or the wage earning inclinations. One commercial high school has worked out a program that calls for an inquiry into each of the important industries, noting the product, the number and kind of employees, the wages paid for each group—men, women, youth, the skilled and unskilled, the influence of preliminary training to earning power, the working day and year, open and closed shop conditions, employers' organizations, the growth of the industry, the markets, the general management, and the industry's attractiveness to youth seeking occupation. This is a promising field.

The growth of Boy Scout organizations is one of the marvels of the day. The individual members number now nearly 450,000 exclusive of officials. But the merit of the organization appears less in its size than in its manifold services. Aside from their camping, their meetings and in many self-culturing exercises, there is scarcely any public occasion when crowds are to be handled and their help not instantly available. On the streets, by groups and individuals, life and safety are surer because of their watchful assistance. They are schooled in first-aid. They are most efficient city guides. Often they are found acting as junior police, kindly services are such as characterize the true gentleman, the good neighbor and the loyal citizen. The Boy Scout organization is one of our most useful and adaptable educational and welfare agencies.

Music appreciation courses have gained a new and valuable ally in the appearance of the Bank Stock Chart for Music Appreciation, just issued by the Myself-Rollins Bank Note Co. of San Francisco. Although in no way intended to take the place of a text, this blank book is of distinctly constructive aid in making the work in music appreciation concrete and definite. By aid of the chart the student is guided in analyzing music offered for study. The various columns for subject, composer, analysis, themes and ear-tests, and medium of interpretation, allow him to organize in complete but concise form the essentials of the course. And through the analysis and organization he is not only able to learn more easily and more accurately, but he gains materially in understanding and appreciation.

R. O. Moyer, recently vice principal of the Centerville high school, becomes principal of the new Amador Valley Union High School at Pleasanton.

The Manual Training Magazine, so long published by the Manual Arts Press, and so well

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and favorably known by many of our readers as a standard magazine in this field, has been expanded into The Industrial Education Magazine. It promises several new departments, an enlarged staff of editors, including Dr. Bawden of the United States Bureau of Education, Frank M. Leavitt of Pittsburgh, William E. Roberts of Cleveland and Lewis Gustafson of the David Ranken Jr. School of Mechanical Trades. Arthur D. Dean will contribute "Studies of Men in the Profession." J. Douglas Wilson of the Riverside Junior College is on the staff for Plans and Equipments. It is a considerable venture to match the efficient organization of the Manual Arts Press.

Say you saw it in the Sierra Educational News

Editorial by Arthur Henry Chamberlain, The Sierra Educational News, February, 1912.

One of the resolutions of the Southern Section, C. T. A., recommended "the adoption of a practical graded system of penmanship, giving definite instructions to teachers of each grade, and making possible the development, year by year, of plain, facile writing." The appointment of five penmanship teachers to recommend a satisfactory system was advised.

LOOKING TOWARD IMPROVED PENMANSHIP

Why not? With the change from slant writing to vertical and from vertical to slant once more, both pupils and teachers are thrown into dismay. Legibility in penmanship is an essential, but it is anything but a pleasure for teachers to "pour over" the papers from the history or English class. Rapidity is only less important than legibility. It is almost as painful to observe the process of writing carried on in the school room, as is the actual labor to the victims themselves. To be able to write a clean-cut, beautiful, easily read page, and to write it with dispatch, is an accomplishment and an asset. This can be done only if the work be performed with ease. Hygienic considerations play a part. Bodily position is important. Eye strain must be eliminated. If penmanship does not prove of interest and a pleasure, something is wrong.

A few moments spent each day on penmanship will yield results. Teachers should study the Arizona plan. The state adopted a system of penmanship and a competent supervisor representing the company was put in charge. This supervisor travels from town to town. She meets and instructs teachers, gives class lessons in the various grades, and teaches and lectures before institutes. What before was drudgery has now, under the Palmer system, become a pleasure. Teachers are showing an excellent and highly professional spirit by qualifying, with the result that after only a few months of practice great improvement is noted. Many teachers are well skilled. Children in all grades are delighted. Even principals and superintendents are taking to the work. (Principals and superintendents everywhere need to be brought more in touch with things as they are.) Seniors at the two State Normal Schools are required to qualify in penmanship as they are in other branches.

DRILL AND CO-OPERATION

Just as all teachers must be teachers of English, so must all be teachers of writing. With a proper beginning made, every grade and high school instructor must lay stress upon legibility in penmanship and, *written work must have a rating in every branch of study.* Penmanship, as every other subject, requires study and direction. Teachers must learn the principles, and, through drill, acquire ease and grace in writing. We shall do well to heed the Los Angeles resolution, and teachers will find it profitable to "brace up" not only the "hand-write" of their pupils; but their own.

Now that the new educational methods have so broadened the scope of school courses that the ancient and rigid barriers between subjects have in great measure broken down, much additional responsibility is placed upon the teachers in the classrooms. They must be prepared to provide their pupils with a far wider range of practical information than ever before. Geography raises industrial and economic questions; History brings up problems in Civics; Nature Study leads to Agriculture; almost every topic shades off in different directions, and it is almost impossible to foresee in detail what important points may be raised by an alert class.

It is not surprising, therefore, to hear from progressive teachers in all parts of the country the demand for books which will provide in "teachable" form the right kind of material to meet these new conditions. Hence it seems pertinent to call again to the attention of the schools a new publication—Compton's Pictured Encyclopedia—which is admirably suited to this purpose. A general review of this work was published in these pages last spring. Since then it has aroused so much favorable comment from the point of view of its practical application to school work that it deserves further mention at this time, when schools are making their plans for the coming year.

High praise of the work has come from such men as William B. Owen, president of the National Education Association and principal of the Chicago Normal College; Prof. E. E. Spaulding, head of the Department of Education of Yale University; Prof. George D. Strayer of Teachers' College, and other leaders in education. Perhaps the comment of Prof. J. W. Searson of the English Department of Nebraska University, sums up the case as well as any. He writes: "Accuracy, the resistless human interest appeal, and editorial perfection are combined to make this set distinctive, directly educational and invaluable in every home and in every schoolroom. The wealth and artistic beauty of illustrative material, the richness and breadth of facts presented, and the superb skill with which fundamental facts are given resistless charm for children and adults, combine to make this set a real miracle among current educational creations."

From the standpoint of the school the outstanding feature of Compton's Pictured Encyclopedia is that the articles are written in exactly the spirit and manner which a good teacher uses in presenting subjects to her pupils. The educational motive permeates the style and the arrangement of the text. The essentials of each topic are made to stand out, the relations between topics are emphasized, abstract definitions are made clear by concrete examples, significant narratives and anecdotes illuminate biography and history—at each step the test of everyday human experience is applied.

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ture endowed with a real "point." And the explanations which accompany these pictures contribute greatly to their value, for every important feature of every picture is pointed out, and its significance made clear in a way that will be refreshing to all those who have puzzled over "labelled" illustrations, or have tried to find their way through the mazes of lettered diagrams.

With such a set of books at their command, teachers would surely have no difficulty finding their motivated material. And pupils could be sent to these volumes with the assurance that they would discover stimulating information. Compton's Pictured Encyclopedia is a radical departure from the old traditions of reference works. It is not too much to predict that the standard it has set in this field will become the standard for all encyclopedias designed for school use. School authorities who are now planning additions to their libraries will do well to examine these books carefully. The encyclopedia in eight volumes is published by F. E. Compton & Company, Chicago.

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In an address before a Rural Education Convention, Dr. Kenyon N. Butterfield, speaking of "Tests of Good Farming and Good Rural Schools," crowded much wisdom into twenty minutes, exploding some myths concerning both, and emphasizing a lot of common sense. Of the schools he said: "Does it, first, give country boys and girls as good an education as they would get in the city schools? We can not hope to develop a rural civilization that will meet the tests of American life in the 20th century unless, to a reasonable degree, at least, the essential aspects of a good education can be maintained for the country boy and girl."

Second, "does this country school help to keep boys and girls in the country who belong there? those who are essentially rural-minded." Again, "does the country school use the rural environment as organized material for education?" It is more easily utilized than city life because it is less complex and has all the human values and problems. Finally, "is the country school a school of the whole community?" A center of life and leading, of education, of development, of study and discussion, and adapted for the people of the community. It was a notable address.

Say you saw it in the Sierra Educational News

Recently arrangements were made between the Linoleum-Block Printing Supply Company and the Abbott Educational Company, whereby the latter company will handle the linoleum printing blocks manufactured and sold by the Linoleum-Block Printing Supply Company. The Linoleum-Block Printing Supply Company will shortly change its name to the El-be Art Supply Company, but will still continue at its present address, 263 Whiton Street, Jersey City, N. J. The company now handles a complete line of school and art supplies, including paints, tempera, batik materials and engraved tools. Both concerns state that there is a continued and growing increase in printing in the schools, especially in the use of linoleum blocks in the art departments. The El-be Art Supply Company is probably the only art supply company in the school field that handles complete printing equipments for art departments.

So far as our educational organizations are concerned, the reported resignation of Hugh S. Magill, as Field Secretary of the N. E. A., represents a distinct loss to the profession. He has proved himself a wise leader in the legislative program of the Association, a stout and effective champion of the Towner-Sterling bill now in Congress and a man of educational vision. Such influence is needed in the national campaign to remove the stain of illiteracy and to improve the schools. He has won the confidence of teachers and school executives and, most of all, members of the National lawmakers. His successor has not been named.

Our much deservedly honored State Superintendent Will C. Wood will be among the speakers before the Texas State Teachers' Association at Houston, November 27, December 2; other states than Texas are appealing to California to know "how it is done."

Succeeding A. J. Ludden, H. A. Spindt, head of the department of history, has been promoted to the principalship of the Bakersfield high school. Mr. Spindt is yet a young man, under 30, and will have under his management a school of 1000 students, no small responsibility.

By the American Citizenship Society of Grand Rapids, Michigan, there has been published a unique and valuable book entitled "The Short Constitution." It has the joint authorship of Judge Martin J. Wade of the U. S. District Court, and William F. Russell, Dean of the College of Education, University of Iowa. The text opens with the question, "What has America done for me and my children?" The Constitution is cut to 20 articles, setting forth, "the rights, liberties and privileges of all men, women and children who live under the American flag." The study of the Constitution as a means of teaching civics has been much criticised, and rightly. But here is a selective use of its provisions eminently apt and sensible. The comments are practical. The illustrations are intelligible. It is a usable civics text.



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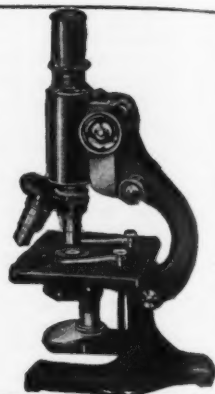
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In 1919-1920, but four states report an expenditure for schools in excess of that of California.—New York, \$106,000,000; Pennsylvania, \$70,000,000; Illinois, \$69,000,000; Ohio, \$67,000,000; California, \$49,000,000. As compared with the six New England states, California with 47% of their population expends for schools three-fourths as much. In comparison with the fifteen southern states, California has ten per cent of the population but spends more than one-fourth as much on the public schools.

At the annual conference of University women recently held in Paris, California was represented by Dr. Aurelia Henry Reinhardt, president of Mills College. Miss Rosalind Keep, of Mills College, Mlle. E. Schonrand of Berkeley, Miss Jean Johnson and Miss Frances E. Tomlinson, of Los Angeles, and Miss Dorothy MacKay, of San Francisco. These annual meetings are international, and, added to their significance for learning, must inevitably tend to world concord.

Not only the teachers of Madera county, but County Superintendents throughout the state, regret that Craig Cunningham feels impelled to give up his school work. It has been notably successful, as is confirmed by the respect in which he is held by citizens, as well as by his colleagues. The business world, it may be sure, is not nearer his heart, but evidently nearer his purse, and the economic future of himself and his family must be taken care of.

For nearly ten years Dr. Ballou, Superintendent of Schools in Washington, D. C., has written and spoken against the committee form of organization of boards of education, and with much reason. Many boards have dropped all standing committees and function as a unit; have abolished executive, or star-chamber sessions, and transact the necessary business in open meeting. All of which would seem to be sensible.

In the Elementary School Journal issued by the University of Chicago, Superintendent H. B. Wilson of Berkeley has an interesting discussion of "The Citizens' Relation to the Course of Study." It is a narration of the procedure in re-making the Berkeley Curriculum and the cooperation of a number of citizen committees.

To one who knows of his worth, as a man, and his work, as a teacher and citizen, the heroic bronze statue of Booker T. Washington, at Tuskegee, Alabama, seems altogether fitting. He was a great teacher of adults and youth of both races, a statesman in political vision, a citizen of the world, known in two continents, and deserving of the honor sought to be conferred. Carved on the shaft are the words, "He lifted the veil of ignorance from his people and pointed the way to progress through education and industry." The money was contributed by 100,000 negroes; but the ceremonies were participated in by both races. President Harding sent a letter.



"THERE is a limit to all material resources, yet there is practically no limit to the value that good design and workmanship can add to raw materials."

—Extract from "Vocational Education" by John C. Beswick, State Supervisor of Industrial Education.

Design is and has been emphasized by the

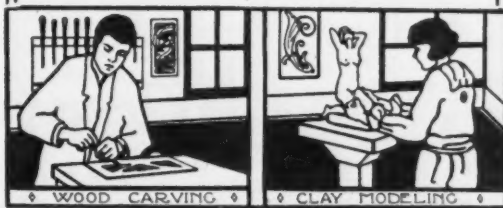


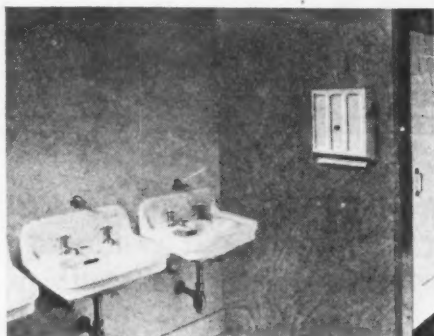
THEREFORE if you want to help the resources of the State, send those who want to study art to this school, and engage teachers trained here for your art and craft work.

FALL TERM Now Open

For further information regarding courses or teachers, communicate with F. H. Meyer, Director, 2119 Allston Way, Berkeley, California.

If you have not already done so, be sure to read "Vocational Education," Bulletin No. 23-C issued by the State Board of Education.





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A good many teachers and school children all over the country dry theirs on

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ONLIWON TOWELS are especially adapted to school use because they are made clean, and served clean. They are, therefore, a great protection against contagion.

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Say you saw it in the Sierra Educational News

Oliver C. Laizure, director of education at San Quentin, is authority for the statement that in 1921 there were no college graduates among the entrants. "Men of skill, dependability and education can and do almost always secure a job. An ignorant man and the unskilled is the last to be employed and the first to be released when dull times come." But, he continued, "give a boy a college education without the moral nature developed simultaneously and you but equip him with a refined kit of burglar's tools. . . . There is no moral gyroscope to steady his nature."

"The competition of unprepared teachers is a curse of our profession." In a similar vein, as hinting at legitimate reasons for much public criticism of the schools and teachers, a former Superintendent of Schools and now a business man notes that officials have not gaged the bestowal of high wages in all cases on merit, and that too often the wages paid beginning, and meagerly prepared teachers have been excessive as compared with compensation received by persons of like training and ability in business affairs. The teachers who suffer from such policy are the better prepared and more efficient ones. The competition which they undergo with the immature and less-efficient is a constant menace. Of all persons, teachers themselves should be concerned that the best only be admitted to the profession, and the best only be continued. The elimination of the unfit by training, experience or temperament is fundamental.

What a Boy Did

Although sixteen-year-old Martin J. Dupraw was not graduated from the New York High School of Commerce until January, 1922, he has already placed his name in the shorthand hall of fame.

In the National Shorthand Reporters' Association Speed Contest held in New London, Connecticut, on August 24, young Dupraw completely outdistanced many of his older and more experienced opponents and amazed the judges by carrying away with him three N. S. R. A. speed certificates.

These official certificates testified that Dupraw had written shorthand for fifteen minutes—three separate five-minute takes at 150, 175, and 200 words a minute—on solid literary matter, and that he had transcribed his notes on the typewriter with an accuracy of 98.3%. In fact, on the 150 word-a-minute take—750 words—he made but four errors, which meant an accuracy of 99.5%.

Not so long ago a speed of 200 words a minute on difficult literary matter required years of study and practice, but young Dupraw gained a lap on the older members of his profession by learning a system that enabled him to utilize his longhand training from the start.

This flying start gave him encouragement and enthusiasm necessary to his success.

On September 15 Mr. Dupraw expects to enter college, where he will have a decided advantage over many of his classmates in being able to write down verbatim the lectures of his professors that others will be obliged to write in the more cumbersome longhand.

"How Shorthand Opens the Door to Opportunity" is attractively told in a free booklet published by The Gregg Publishing Company of San Francisco.—Adv.

Say you saw it in the Sierra Educational News

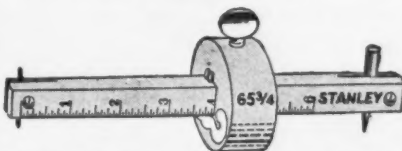
STANLEY TOOLS

Stanley Tools assure the best results. They are the first choice of master craftsmen.

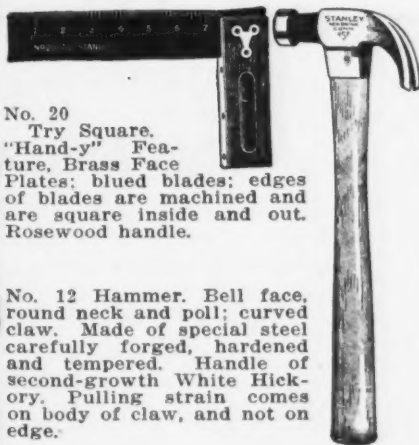
No. 5 "Bailey" Plane; iron; 14-in. long; 2-in. cutter; Frog adjustable; Rosewood handle and knob.



No. 20 Screw Driver. Standard head; blades of standard type, with proportionate tips and handles; handles are fluted and stained black.



No. 65 1/4 Marking Gauge. Boxwood; polished brass screw; adj. point and pencil; face plate.



No. 20 Try Square. "Hand-y" Feature, Brass Face Plates; blued blades; edges of blades are machined and are square inside and out. Rosewood handle.

No. 12 Hammer. Bell face, round neck and poll; curved claw. Made of special steel carefully forged, hardened and tempered. Handle of second-growth White Hickory. Pulling strain comes on body of claw, and not on edge.

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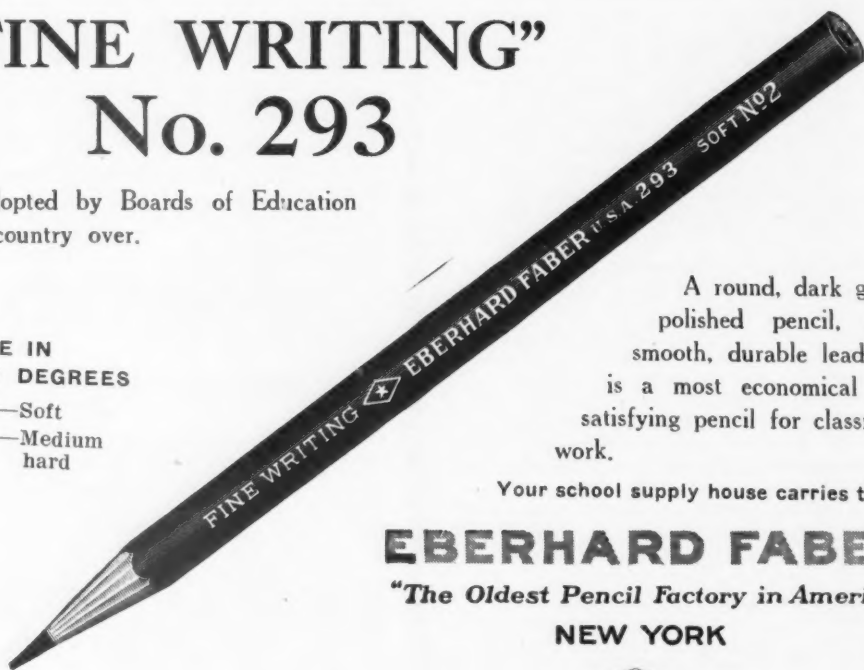
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A round, dark green
polished pencil, with
smooth, durable lead. It
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work.

Your school supply house carries them

EBERHARD FABER

"The Oldest Pencil Factory in America"

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The Natives of Cheshire

procured their salt in the form of brine from natural springs. Caesar's
salinators taught them to boil the brine in pans set over open fires and
precipitate the salt crystals.

For 1700 years Cheshire pursued this method of salt making.

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is the product of modern times and modern methods, and no stone is left
unturned to efficiently produce

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SAN MATEO

SAN FRANCISCO

"The movies will either be cleaned up by the people who are producing them, or they will be cleaned up by people who are not producing them." So declares Hon. Linneus N. Heimes, President of the Indiana State Normal Schools. And "there is every indication that the vulgar movie will have to go." The invention and use of the moving picture are so promising as teaching devices, that education can not afford to dispense with them. But, like most effective means, they are subject to debasement. Without doubt the public acceptance of what is thrown upon the screen is as much to blame as are the distributors. When parents, school officials, teachers and others interested in the quality of citizenship, character, and particularly, character in the forming, can be induced to give the matter intelligent attention, not only will vicious pictures be eliminated, but wholesome ones and in increased uses, be substituted. May teachers use their great influence to this end! It is reported that from the University of California Extension Division, 1300 educational films were released to schools, farm bureaus, Y. M. C. A.'s, Clubs, Boy Scouts, etc., during the year 1919-20; and for the year 1920-21, there was a total of 2600. Of these, 47 per cent were used by educational institutions.

Mention has already been made of the active cooperation of industrial and other lay ventures in the production of films and slides to aid visual instruction in the schools. Among the most helpful are the Ford Laboratories and Educational Library. Comprising history, regional geography, civics and citizenship, industrial geography and agriculture, there are now available to schools 18 volumes. As illustrating the rich field of geography, it may be mentioned that for the Grand Canyon there are 25 scenes; for Yellowstone, 35; Panama and the Canal, 32; Yosemite, 26; Niagara, 23; Washington, D. C., 37, etc. The industries are shown with many details.—iron and steel, rubber and oyster fishing, and others.

The Carter Cinema Producing Company, 220 W. 42nd St., New York, announces certain reels for school use for which there can be only commendation; how life begins, a day with John Burroughs, birds of the Farallones, the oyster industry, the house fly, sponge fishing, memories of Whittier, the Apache trail, the young of wild animals, China, etc., are a few that indicate the character of the exhibits. It will soon be so that teaching will no longer be under the necessity of choosing poor offensive pictures because the better ones are wanting.

There are two questions facing those who would make a more general use of films in the schools; first, what can best be taught by moving pictures and what means can be devised for their use; and second, how may the quality of moving pictures be improved. There is room for difference of opinion on both points. That both are possible of intelligent agreement is certain.

A tendency of film producers to meet the criticisms made on the quality of the exhibits appears in announcement of new subjects. Materials are being gathered on the life of Lincoln, his childhood, youth and manhood; the

Sell Your Snap Shots at \$5.00 Each

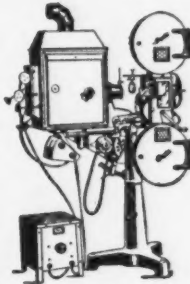
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PUBLICATIONS, BOOKS, MISCELLANEOUS

Wherever motion pictures are used, the

Simpler

Projector leads in artistic and technical—
perfect projection.



Satisfactory easy-payment arrangements can be made for schools, and correspondence on this subject is invited.

Interesting literature on request from

Western Theatre Supply Co., Inc.

121 Golden Gate Avenue - San Francisco

environments in which he lived at the successive periods of his life, public and political appearances; the Washington period, his family, friends and associates; and the man himself; that should be an instrument of education and patriot and American loyalty. A Mission Film Corporation of San Francisco is developing a plan to use famous myths, legends, fairy tales and stories with and for children. In cooperation with Miss Lucy A. Cuddy, director of dramatic art in the Teachers' College, San Francisco, adaptation of Anderson's "The Shepherdess" and the "Chimney Sweep," is under way. Other subjects will follow.

The results of a special election recently held in the Fresno School District were highly gratifying. The issue was devoted to the special tax under section 1830 to 1837 of the law to raise \$82,479.70 to pay an obligation of \$22,479.70 incurred by the Board of Education in contracting for three elementary school sites and to provide \$60,000 to buy a new elementary site and two junior high school sites. The vote was 5 to 1 in favor of the tax.

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Thorough courses in Life and Portrait Drawing and Painting, Still Life Painting, Sculpture, Design, Crafts, Interior Decoration, Stage Design, Commercial Art, Illustration, Mechanical Drawing, Perspective, Anatomy and other branches of study. Illustrated catalog mailed on request.

By the State Department of Education in Washington there has been issued an interesting manual on the junior high school. It constitutes a very complete consideration of this division of the system, the aims and organizations, the teaching staff and methods of instruction, the needed equipment and housing, the administration of the program, and suggestions and standards recommended for such schools in Oregon. It was prepared by a committee under the direction of State Superintendent of Schools, J. A. Churchill, and shows a very practical com-

prehension of this type of school organization. The many systems in California maintaining junior high schools will find in this monograph a compendium of information, sound judgment and much helpful direction. It will be found particularly suggestive to principals and boards of education in the smaller cities and towns. A somewhat detailed program for Oregon is offered, and this accompanied by a chapter of typical programs in other states. A section is given to a selected bibliography.

Say you saw it in the Sierra Educational News

"My Book House"

The new set of six books for children. Endorsed by the National Congress of Mothers and Parent-Teacher Associations and the National Sunday School Association. Endorsed by such California educators as State Superintendent Will C. Wood, Dr. David Starr Jordan and Dr. Margaret S. McNaught.

For Terms, Address MISS CAROLINE ALLEN, 57 Post Street, San Francisco.

Representatives Wanted. Some teachers now making up to \$300 per month on spare time.

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On California High School list and many County Supplementary lists

Phonograph Records of Spencer Penmanship	Spencer Rhythmical Penmanship
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LAFAYETTE BUILDING

PHILADELPHIA, PA.

In listing the delegates from California in attendance on the N. E. A. in Boston, we must correct errors appearing on page 409 of our September issue. The name of Miss Lora G. Rush should be omitted from the list of those representing the Berkeley Teachers' Association; the name of Margaret H. Smith appearing under the Los Angeles City Teachers' Club should be included under the Los Angeles Principals' Association; the name of Lillian V. Breed should be included under the Long Beach City Teachers' Club.

The wonderful development of radio communication concerns the schools. State Superintendent Will C. Wood favors installing receiving sets in the high schools where there are available funds, because of their scientific value. The 350 high schools so equipped would make possible, also the State Department's keeping in touch with the local problems of the schools in a more immediate way.

San Francisco loses by death a most efficient deputy superintendent of schools, Miss Mary Magner, who passed away September 2, after an illness of several months. Miss Magner had served as deputy in the school department for eight years past. Previous to this she was principal of the Sutro School in which position during a long period she brought the school up to a high standard. Miss Magner was well known for her philanthropic and humanitarian tendencies. Following the great fire she had charge of the hospital work that was carried on under the Teachers' Committee and during the recent war was active in work at the Presidio. She was everywhere esteemed and her loss will be felt.

As indicating the tendency toward permanence in educational organization, the Department of Superintendence of the N. E. A. has employed a full-time secretary, Mr. S. D. Shankland of Ohio.

Say you saw it in the Sierra Educational News

The Story of COFFEE and TEA



Extract From First Chapter

While the early history of coffee is somewhat obscure, the consensus of opinion is that the world is indebted to Africa for coffee. Although this article did not come into use as a beverage until about the fifteenth century, it is supposed to have been introduced from that country to Arabia previous to the year 900 A.D. About the year 1650 coffee first appeared in England.---During the

one hundred years the growing of coffee spread into all parts of the tropical world as shown upon the map on page four.

READ THE COMPLETE AND INTERESTING STORY OF COFFEE AND TEA. IT WILL BE OF MATERIAL AID TO ANY TEACHER DESIRING INFORMATION UPON THE SUBJECT. CONTAINS COFFEE RECIPES. Sent gratis to any educator.

Hills Bros.

167 Fremont St., San Francisco

Say you saw it in the Sierra Educational News

How To Set A Hand Saw

A Lesson In Outline

Purpose of Set: The purpose of setting the teeth of saws is to make the saw cut a kerf slightly wider than the thickness of the blade. This gives clearance and prevents friction which would cause the saw to bind and pull hard in the cut.

Depth of Set: Whether the saw is fine or coarse, the depth of the set should not go, at the most, lower than *half the length* of the tooth. If deeper than this it may spring, distort, or crack the blade, if it does not break out the teeth.

A properly ground saw requires a very little set of the teeth, for the blade, being of uniform thickness along the entire tooth-edge, tapers thinner to the back and also tapers from butt to point, which provides a measure of the clearance necessary for easy running.

Soft, wet woods require more set and coarser teeth than dry, hard woods. For fine work on dry woods only, either hard or soft, it is best to have a saw with fine teeth and little set.

Setting With Hammer and Anvil: Setting can be done by the use of a special anvil, which has a slightly beveled edge over which the teeth extend. The points of the teeth, extending over this beveled edge, are given the set by striking each a

quick blow with a light hammer, the force of which bends the point the depth of the bevel on the face of the anvil. A highly tempered saw may require several blows as it is apt to break if you attempt to set the teeth with too heavy a blow. Setting by this method requires considerable skill and only by practice can the weight of the blow required be determined. This method is not recommended for the amateur.

Setting With Sawset: The general practice, outside of a saw works, is to set the teeth with the use of what is termed the spring set—bending over the point of tooth by pressure with a special tool known as a sawset.

Recognizing the need for a reliable sawset, years ago, we invented and produced the Triumph Sawset. This tool has long been regarded as the best sawset that can be obtained, and is standard equipment in most manual training shops.

This is merely an outline, and complete illustrated descriptions of all the steps connected with filing and setting saws are contained in the Disston Saw, Tool, and File Book. Write to Dept. N, and we will send you as many free copies as your classes can use to advantage.

Henry Disston & Sons, Inc.

PHILADELPHIA, U. S. A.

The next issue of the Sierra Educational News will contain an outline lesson on "What Type of Saw To Use."

Say you saw it in the Sierra Educational News

Gregg Shorthand Wins World's Amateur Championship

In the World's Amateur Speed Contest, Mr. Louis A. Leslie, with an accuracy record of 99.1%, won first place.

In the Professional Contest, two Gregg writers, Charles L. Swem, for eight years personal stenographer to President Wilson, and Albert Schneider, World's Champion shorthand writer for 1921, won second and third places respectively.

Mr. Swem, on the high-speed court matter test, dictated at 280 words a minute, astonished the committee by transcribing 1,407 words with but 12 errors and breaking the world's previous record—and this despite the fact that he is entirely without court reporting experience.

Twenty-four out of a total of forty-nine qualifying records were made by Gregg writers.

Gregg Shorthand

Gregg Shorthand is taught in the high schools of 89% of the cities and towns in the United States where shorthand is taught.

wins instant success for those who study it because it is scientifically correct, therefore the easiest of all practical systems to master. It doesn't call for tiresome study of bewildering hieroglyphics or memorizing a multitude of intricate rules.

To begin to study Gregg Shorthand is to begin to write it. You can become a master speed writer with astonishing ease. With Gregg Shorthand, Mr. Albert Schneider, a New York schoolboy, became the World's Champion before he was twenty-one years of age.

In the contest just ended, Martin J. Dupraw, sixteen years of age and only recently graduated from the New York High School of Commerce, won speed certificates at 150, 175 and 200 words a minute.

One Error In Thirty Minutes Of Typing At 123 Words A Minute

This is the record made by Mr. Wm. F. Oswald in the All-American Commercial Accuracy Contest held in Chicago on August 9.

Mr. Oswald, as well as the winners of the first seven places in this event, were trained by the "Rational" method of typewriting.

Rational Operators

also won first place in four of the seven events, second place in two and fourth place in one event.

Rational Wins 78% of Places

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